


MASS.
DOCS.
COLL.



312066 0285 2632 8





Digitized by the Internet Archive
in 2010 with funding from
Boston Library Consortium Member Libraries

TWENTIETH ANNUAL REPORT

OF THE

BOARD OF COMMISSIONERS

OF

SAVINGS BANKS.

1895.

PART I.

SAVINGS BANKS, INSTITUTIONS FOR SAVINGS, AND SAFE
DEPOSIT, LOAN AND TRUST COMPANIES.

BOSTON :
WRIGHT & POTTER PRINTING CO., STATE PRINTERS,
18 POST OFFICE SQUARE.
1896.

Commonwealth of Massachusetts.

OFFICE OF THE BOARD OF COMMISSIONERS OF SAVINGS BANKS,
STATE HOUSE EXTENSION, BOSTON, Jan. 6, 1895.

To the Honorable the Senate and House of Representatives in General Court assembled.

As required by the statutes of the Commonwealth, the Board of Commissioners of Savings Banks has the honor to present its twentieth annual report relating to the condition of the institutions under its supervision.

The number of such institutions is at present 344, with assets of about \$607,500,000. Since the date of the last report two savings banks, seven trust companies and two co-operative banks have commenced business.

By the provisions of chapter 126 of the Acts of 1890 the report is made in two parts.

Part I., herewith submitted, gives the condition and statistics of the following institutions, viz. : —

187 savings banks and institutions for sav-	
ings, with assets of	\$466,426,722 72
32 trust companies, with assets of . .	119,043,157 21
1 trust company in hands of receiver.*	
1 savings bank in hands of receiver.†	

Part II., to be presented later in the session, will include the statements of : —

- 119 co-operative banks.
- 2 collateral loan companies.
- 2 mortgage loan companies.

* For statement of this institution see page xx.

† For statement of this institution see page xiv.

NOV 14 1922

NEW INSTITUTIONS.

The institutions which have commenced business since the last report, with the date of their incorporation and the time when they commenced business, are as follows :—

NAME.	Date of Incorporation.	Date of Commencement of Business.
<i>Savings Banks.</i>		
Bay State Savings Bank, Worcester, . . .	March 9, 1895.	July 1, 1895.
People's Savings Bank, Brockton, . . .	Feb. 8, 1895.	Aug. 1, 1895.
<i>Trust Companies.</i>		
Berkshire Loan and Trust Company, Pittsfield,	March 27, 1895.	July 11, 1895.
Columbia Trust Company, East Boston, Hampden Loan and Trust Company, Springfield,	June 14, 1892.	March 25, 1895.
Manufacturers' Trust Company, Holyoke, Puritan Trust Company, Boston, . . .	June 1, 1887.	March 6, 1895.
Union Loan and Trust Company, Boston, United States Trust Company, Boston, .	April 26, 1887.	March 25, 1895.
	June 14, 1892.	March 23, 1895.
	May 29, 1888.	March 25, 1895.
	April 15, 1887.	March 4, 1895.
<i>Co-operative Banks.</i>		
Brookline Co-operative Bank, Brookline, Roger Conant Co-operative Bank, Salem,	March 13, 1895.	May 2, 1895.
	Nov. 9, 1894.	Nov. 13, 1894.

INSTITUTIONS CHARTERED BUT NOT YET COMMENCED BUSINESS.

The Markets Savings Bank, incorporated March 25, 1893, and the Dorchester Savings Bank, incorporated April 16, 1894, both to be located in Boston, have not organized. In the case of the bank first named, the failure to organize within two years from the date of the passage of the act of incorporation has rendered the charter void.

Authority to organize the Groveland Co-operative Bank at Groveland was given in October, but it did not commence business until November, consequently no returns therefrom have yet been made. Authority has also been given to organize the Adams Co-operative Bank in Adams, but no action in regard thereto has yet been taken.

INCREASE IN BUSINESS.

The duties of the Board have been increased not merely by the time and labor required in the supervision of the new institutions but also by additional work necessitated by the enlarged business of the older ones.

The increased demand for investments continually involves questions as to the legality, as savings bank investments, of new securities, and these often require considerable time for investigation and decision.

The legislation of last year, whereby an increased appropriation was authorized, has enabled the Board to permanently employ a stenographer, who aids also in the general clerical work of the office, and both expert and clerical assistance as at times seemed required has also been employed.

Under the rules of the Civil Service Commission this Board cannot employ additional clerical assistance for a term exceeding ten days at any one time except such as may be obtained through the medium of that commission.

The clerks in this department have not merely to perform office work; they are required frequently to accompany the Commissioners on their visits to the institutions, and to aid in the examinations thereof. This involves accuracy in accounts, careful handling of securities, discretion in action, and above all honesty. Strict reticence as to the business transactions coming under their notice is also an absolute necessity for the safety of that portion of the business community whose affairs are brought so plainly to the knowledge of the Board.

Under these circumstances the Board is of the opinion that it should have the privilege of selecting its assistants from the community at large, rather than to be limited to such as may be applicants under the civil service rules.

DIVIDENDS.

The following table shows the rates of dividends paid during the year in comparison with those paid for the year ending Oct. 31, 1894:—

ORDINARY DIVIDENDS PAID DURING THE YEAR ENDING OCT. 31, 1895.										In-crease.	De-crease.
2 savings banks paid at the rate of . . . 5 per cent.										No change.	
0	"	"	"	"	"	.	.	$4\frac{3}{4}$	"	-	4
13	"	"	"	"	"	.	.	$4\frac{1}{2}$	"	-	2
2	"	"	"	"	"	.	.	$4\frac{3}{8}$	"	2	-
2	"	"	"	"	"	.	.	$4\frac{1}{4}$	"	-	3
1	"	"	"	"	"	.	.	$4\frac{1}{8}$	"	1	-
158	"	"	"	"	"	.	.	4	"	3	-
5	"	"	"	"	"	.	.	$3\frac{1}{2}$	"	2	-
1	"	"	"	"	"	.	.	$3\frac{1}{4}$	"	1	-
1	"	"	"	"	"	.	.	3	"	1	-

Those banks which declared dividends at rates other than the general rate of two per cent. each half year paid as follows : —

1 bank paid the first term $1\frac{1}{2}$ per cent., the second term $1\frac{1}{2}$ per cent.

1	"	"	"	$1\frac{1}{2}$	"	"	"	$1\frac{3}{4}$	"
4	"	"	"	$1\frac{1}{2}$	"	"	"	2	"
1	"	"	"	2	"	"	"	$1\frac{1}{2}$	"
1	"	"	"	2	"	"	"	$2\frac{1}{8}$	"
1	"	"	"	2	"	"	"	$2\frac{1}{4}$	"
1	"	"	"	2	"	"	"	$2\frac{1}{2}$	"
1	"	"	"	$2\frac{1}{4}$	"	"	"	2	"
2	"	"	"	$2\frac{1}{4}$	"	"	"	$2\frac{1}{8}$	"
9	"	"	"	$2\frac{1}{4}$	"	"	"	$2\frac{1}{4}$	"
3	"	"	"	$2\frac{1}{2}$	"	"	"	2	"
2	"	"	"	$2\frac{1}{2}$	"	"	"	$2\frac{1}{2}$	"

Two banks paid extra dividends amounting to \$121,826.71.

During the year seven banks have reduced their dividends below four per cent. per annum. What the result of such a reduction might be was a matter of doubt and discussion among savings bank officials, and as a matter of interest in connection with the subject the following presentation of facts is offered. The deposits and withdrawals in one of the seven banks were so much affected by local business matters that the statistics of this particular institution are not taken into account in the consideration of the question.

In the other six banks the *number* of deposits made during the year ending Oct. 31, 1895, was 299,696, as against 270,165 the preceding year; the *amount* deposited was \$18,617,862.86 in 1895, as against \$18,861,610.99 the previous year, — an increase in *number* of 29,531, and a *decrease* in amount of \$243,748.13 in 1895, as compared with the previous year.

The average of the deposits in 1894 was \$69.81; in 1895, \$62.12; this would appear to indicate that the reduction in rate of dividends did not deter the smaller depositors, for whose benefit the banks are intended, from making deposits, so much as it did larger ones, who have heretofore taken advantage of the banks to secure a larger net return than could be obtained from most other equally safe investments.

In the same banks the withdrawals in 1895 were 259,463, amounting to \$19,084,582.05; the withdrawals in 1894 were 243,107, amounting to \$18,049,674.85, an increase in number of 16,356 and in amount \$1,034,907.20, the average sum withdrawn being in 1895 \$73.51, as against \$74.24 in 1894.

The fact that the average of the withdrawals in all the banks of the Commonwealth was \$77.23, or \$3.72 more than the average in the banks referred to, is an added proof that these banks are being used by the class of smaller depositors.

The six banks referred to are in Boston or its suburbs. Whether the same results would follow a reduction of dividends in banks located more remote from business centres must still be a matter of conjecture.

AGGREGATE STATEMENT OF LIABILITIES AND ASSETS,

Showing Increase or Decrease as compared with the Year ending Oct. 31, 1894.

Liabilities.

CLASSIFICATION.	Amount Oct. 31, 1895.	Increase.	Percentage of Increase.
Deposits,	\$439,269,861 15	\$22,491,843 62	5.40
Guaranty fund,	18,061,542 48	1,210,325 82	7.18
Undivided earnings,	8,861,434 70	333,288 47	3.80
Due on incomplete mortgage loans,	161,944 35		
Sundry liabilities,	72,540 04		
	\$466,426,722 72	-	-

Assets.

CLASSIFICATION.	Amount Oct. 31, 1895.	Increase.	Decrease.	Percentage of Investments to Total Assets.
Public funds,	\$67,827,426 46	\$3,261,245 51	-	14.54
Loans on public funds,	1,359,531 65	2,991 65	-	.30
Bank stock,	28,988,921 18	224,466 38	-	6.22
Loans on bank stock,	1,875,297 26	-	\$35,572 47	.40
Railroad bonds,	48,576,552 23	1,112,139 68	-	10.41
Loans on railroad bonds,	204,350 00	-	782,800 00	.04
Loans on railroad stock,	830,600 00	200 00	-	.18
Railroad notes,	450,000 00	-	25,000 00	.10
Real estate for banking purposes,	3,824,401 13	266,460 90	-	.82
Real estate by foreclosure,	1,539,190 76	178,629 19	-	.33
Loans on real estate,	193,328,835 04	9,984,776 36	-	41.45
Loans on personal security,	89,746,536 36	10,823,933 60	-	19.24
Loans to counties, cities or towns (notes),	11,261,742 23	967,122 09	-	2.41
Loans on depositors' books,	53,944 25	9,371 25	-	.01
Sundry assets,	512,798 37	56,782 46	-	.15
Expense account,	176,656 54			
Cash on hand: —				
In banks, on interest,	\$14,158,720 58			
In banks, not on interest,	481,442 86			
In office,	1,229,775 82			
	15,869,939 26	-	2,014,288 69	3.40
	\$466,426,722 72	-	-	-

The statement of liabilities shows an increase in aggregate deposits of \$22,491,843.62, the largest (with the exception of 1892) in any year since 1878, and an excess over the increase of 1894 of \$5,709,395.90.

The total number of open accounts by which the aggregate deposits of \$439,269,861.15 are represented on the books of the banks is 1,302,479, an average to each account of \$337.25.

Last year the average was \$334.20 and the total number of open accounts was 1,247,090.

The number of deposits made during the year was 1,214,171, the amount deposited being \$80,768,468.89, an average of \$66.52 to each. As compared with the previous year, these figures indicate an increase of 169,522 in number and of \$5,821,898.88 in amount of deposits and a decrease of \$5.22 in the average, which tends to prove that it is the persons of

limited means who are now seeking the savings banks as the depositories of their savings.

The number of withdrawals during the year was 962,205 and the sum withdrawn \$74,309,785.76, an average of \$77.23 to each, a decrease in number of 6,372, an increase of \$185,-088.43 in amount, and of \$0.70 in the average, as compared with the year preceding.

The amount deposited exceeded the amount withdrawn by \$6,458,683.13.

Dividends to the amount of \$16,025,893.44 have been credited to depositors during the year, an excess of \$254,929.55, as compared with the previous year.

The total assets of the banks are \$466,426,722.72, an increase from last year of \$24,035,457.91.

INVESTMENTS.

It will be seen that the major part of the increase in investments is covered by the items of public funds, railroad bonds, loans on real estate and loans to counties, cities and towns, all of which classes are considered among the safest and best of investments.

The increase in loans on personal security is but little in excess of the decrease of the previous year, and the proportion which this class of investments bears to the whole amount of assets is smaller than for several years prior to 1894. Of the total loans on personal security nearly one-half the amount, in addition to the sureties required by statute, is supported by collateral of various descriptions, mostly bonds and stocks of ready sale, but not such as the banks could hold for investment.

The following table shows a comparison of this item with the return of one year ago :—

	1894.	1895.
Amount loaned on personal security, with collateral, . .	\$39,049,808 80	\$44,352,154 00
Amount loaned on personal security, without collateral, . .	39,867,793 96	45,394,382 36
	\$78,917,602 76	\$89,746,536 36

The considerable increase in amount invested in real estate arises from the fact that several banks have erected buildings

for their own occupancy, generally of moderate cost. We are pleased to say that the disposition to build large business blocks which at one time prevailed, and which proved an unwise course, has almost entirely disappeared.

During the year 55 banks have made purchases of bank stock, to the extent in all of 3,793 shares; 15 banks have been sellers, the number of shares sold being 501; several national banks have reduced their capital and this action eliminated 1,081 shares.

Investments in bank stock have been, as a rule, a prolific source of income to the savings banks, but the reduction in rate of dividends makes such investments less desirable at present, while the personal liability of holders of such stock is an element not attached to any other class of investment.

As compared with the previous year the cash on hand and on deposit in banks shows a decrease of over \$2,000,000.

The business of the banks, as compared with the year previous, is given in tabulated form herewith:—

	Oct. 31, 1895.	Increase.	Decrease.
Number of open accounts,	1,302,479	55,389	-
Average amount to the credit of each account, . .	\$337 25	\$3 05	-
Number of deposits,	1,214,171	169,522	-
Number of withdrawals,	962,205	-	6,372
Amount deposited (not including dividends), . .	\$80,768,468 89	\$5,821,898 88	-
Average of deposits,	66 52	-	\$5 22
Amount withdrawn (including dividends), . .	74,309,785 76	185,088 43	-
Average of withdrawals,	77 23	0 70	-
Amount of expenses,	1,080,611 70	51,773 69	-
Total earnings,	20,596,223 22	-	39,190 46
Total ordinary dividends,	15,904,066 73	238,854 86	-
Total extra dividends,	121,826 71	16,074 69	-
Number of loans of an amount less than \$3,000, .	61,800	2,281	-
Number of loans upon real estate security, . .	69,920	3,238	-

BANKS IN THE HANDS OF RECEIVERS.

Stockbridge Savings Bank.

Considerable progress has been made in the liquidation of the affairs of this bank, some real estate having been disposed of and some claims collected. The bond of the former treasurer, Willis, has been settled for a much less amount than was

expected to be recovered when the former receiver, Hobbs, was appointed, his neglect and delay in the matter thus causing loss to the depositors.

The claims in litigation, referred to in our last report, are still unsettled, having been delayed from no fault of the receiver, but it is expected will soon be brought up for adjudication. A payment has been made by the Fidelity and Casualty Company on account of its liability on the bond of the former receiver, Hobbs.

A dividend of ten per cent. was declared Nov. 28, 1895, payable on and after Dec. 16, 1895. If the legal complications are adjusted early in the present year there appears now to be no reason why a final dividend cannot be made before another report by this Board is called for.

The following statement shows the condition of the bank at close of business Oct. 31, 1894; also the receipts and disbursements during the year and its condition at close of business October 31 last.

Stockbridge Savings Bank Statement — October 31, 1895.

CHARACTER OF ASSETS.	Assets Oct. 31, 1894.	DISPOSITION OF ASSETS.				Amount Oct. 31, 1895.
		Received in Cash.	Charged off.	Interest Collected.	Credits on Principal.	
Loans on personal security,		\$2,587 00	-	\$778 94	\$2,587 00	\$19,706 04
Loans on real estate security,		7,735 00	\$4,110 00	224 13	11,846 00	11,580 79
Real estate by foreclosure,		6,038 58	8,383 00	-	14,421 58	5,003 74
Suspense account,		4,198 55	-	-	4,198 55	43,595 51
Cash,		49,545 97	-	-	-	-
Amount of assets,	\$22,293 04	-	\$12,493 00	\$1,003 07	\$33,053 13	
	23,426 79					
	20,025 32					
	47,794 06					
	49,545 97					
	\$163,085 18					
Interest on deposits,		194 10	.	.	.	.
Interest on loans,		1,003 07	.	.	.	.
Rents collected,		95 00	.	.	.	.
Lathes sold,		225 00	.	.	.	.
Special notes collected,		152 50	.	.	.	.
"French lot" sold,		20 00	.	.	.	.
First and second dividends paid twice,		181 05	.	.	.	.
Amount of cash received,		\$71,976 82	.	.	.	.
Less payments for :—			.	.	.	.
Expenses of former years,	\$293 25	-	.	.	.	-
Ordinary expenses this year,	531 42	-	.	.	.	-
Insurance,	42 50	-	.	.	.	-
Taxes,	354 80	-	.	.	.	-
On first dividend of 33½ per cent.,	516 24	-	.	.	.	-
On second dividend of 16½ per cent.,	459 61	-	.	.	.	-
On third dividend of 15 per cent.,	45,435 37	-	.	.	.	-
Amount of payments,	\$47,635 19	47,635 19	.	.	.	-
Balance, cash,		\$24,341 63	.	.	.	24,341 63
			.	.	.	\$104,827 71

Dividends amounting to seventy-five per cent. of the claims against this bank have now been declared.

At the date of the foregoing statement there remained unpaid, of the first dividend of $33\frac{1}{3}$ per cent., \$52.73; of the second dividend of $16\frac{2}{3}$ per cent., \$26.38; of the third dividend of 15 per cent., \$26.06. The fourth dividend of 10 per cent. is now in course of payment.

BROOKFIELD SAVINGS BANK.

The books of this institution on Oct. 31, 1894, showed deposits amounting to \$62,047.41; during the year ending October 31 last these had been reduced to \$45,314.57.

A special examination of the bank was made on the third day of December, which disclosed loose methods in conducting the business of the bank.

In view of this, and the drafts on the bank still continuing, it was determined to apply to the Supreme Judicial Court for an injunction. Accordingly, the application was made on the fifth day of December, and George W. Johnson was appointed receiver.

On the seventeenth day of December, upon taking possession of the bank, the receiver at once entered upon the task of ascertaining its exact condition, and in order that he might arrive at the amount of liabilities, called upon depositors to present their books for proof of claims. While it was discovered that the late treasurer had been negligent in the performance of his duties, the Board did not apprehend that he had been dishonest. When the pass books held by the depositors began to be presented, however, it was at once discovered that glaring discrepancies existed in many of the depositors' accounts.

Thereupon two of the Commissioners went to Brookfield, and becoming satisfied that considerable variation existed in the depositors' accounts, made complaint to the trial justice of the town, but not in time for the apprehension and arrest of the treasurer. Precautions were taken by the receiver to protect the interests of the depositors, and an attachment was levied on all the real estate of the defaulting treasurer. The amount of the discrepancy cannot at present be given, but the receiver is still at work making comparisons of the depositors' books

with the depositors' ledgers, and when this is finally done the amount of the deficiency will be disclosed and the liabilities of the bank fixed.

VERIFICATION OF DEPOSITORS' BOOKS.

The year just closed witnessed the third examination of books under the provisions of the statute of 1888, which requires every savings bank each third year to "call in the books of deposit of their depositors for verification, in such manner as their respective boards of trustees may direct."

The trustees and treasurers of many of the banks fully realize the advantage of a strict compliance with the intent of the statute, and special efforts have been made to have the books brought in, also to have them verified by some person not regularly employed in the bank. In other institutions it is considered as needless trouble, and beyond posting a notice in the banking room and advertising in the local paper no effort is made to secure the presentation of the books, and those which are received go immediately into the hands of the official by whom the entries were originally made, and in some cases are seen only by that official. In other cases the books are retained in the bank until some one of the trustees designated to perform that duty finds it convenient to call and compare the pass books with the depositors' ledgers.

Both the methods last mentioned fail to meet the desired object of the law, which is twofold.

First. To discover errors which are liable to occur in any bank; and

Second. To detect any criminal action, which is likely to occur in but few instances.

A thorough verification is as much, therefore, in the interest and benefit of the many honest officials as it is for the security of the depositors.

If an official is disposed to be dishonest he finds no channel open in which to cover his peculations so readily available and so likely to remain undiscovered as the depositors accounts. This was illustrated a few years ago in the case of the Stockbridge Savings Bank, and the developments of the last few days in the case of the Brookfield Savings Bank have disclosed a similar condition.

In the examinations made by this Board, tampering with the depositors' accounts, if it existed in a bank, is not likely to be discovered and the only sure detection of such action is arrived at by calling in the depositors' books and having them verified by some person disconnected with the clerical work of the bank. This course seems especially requisite in those institutions where one person performs all the clerical work of the office, as was the case in the two banks referred to. If, in those two instances, the verification of depositors' books had been made in the manner heretofore suggested the dishonest acts of the treasurers would have been at once detected.

Added experience and the observation of the past year give added weight to and strengthen the Board in the opinion expressed in its report of 1893 that, "however great confidence trustees may have in the integrity of their officials, it is no excuse for neglect fully to comply with the intent of the law, and they should seriously consider whether, with the present law on the statute book, they may not be justly charged with a breach of their trust should any extensive peculations hereafter occur in this way."

This matter is brought to the attention of the Legislature for such action as seems required.

GUARANTY FUND.

The legislation of 1876 in relation to savings banks provided in section 13 of the Acts of that year that "every such corporation shall, at the time of making each semi-annual dividend, as hereinafter provided, reserve from the net profits which may have accumulated during the six months then next preceding not less than one-eighth nor more than one-fourth of one per cent. of the whole amount of deposits as a guarantee fund, until such guarantee fund shall amount to five per cent. of the whole amount of deposits, which fund shall be thereafter maintained and held to meet losses in its business from depreciation of its securities or otherwise."

There are now twenty-one banks in which the guaranty fund has reached the limit fixed by statute, to wit, five per cent. of the deposits. Some of these banks, after the statutory limit had been reached, have continued at each dividend period to

add to such fund “not less than one-eighth nor more than one-quarter of one per cent. of the deposits,” until in some instances it has reached an amount considerably in excess of the limit.

The question of the legality of such action has been submitted to the attorney-general, who gives it as his opinion that “savings banks have no right to maintain and hold more than five per cent. of the total amount of its deposits under the provisions of that section.”

The banks which have created a fund exceeding five per cent. of their deposits have been notified to transfer the excess to the credit of the account on their books which represents earnings unappropriated.

BONDS OF TREASURERS.

The statute provides that the treasurer of every savings bank “shall give bond for the faithful discharge of his duties.”

Formerly these bonds were invariably given with individual sureties, who generally bound themselves in the exact words of the statute, and became responsible for the *faithful* discharge of his duty by the official named in the bond, — in many cases, it seems fair to assume, with the idea that they were bound merely for the *honest* discharge of his duty.

Of late many officials have obtained bonds from some incorporated surety company upon a form prepared some time ago and approved by the attorney-general then in office, which form insures the bank against loss from the fraudulent acts of the employee only, and the question has been raised as to whether such a bond meets the requirements of the statute.

An opinion rendered in the Supreme Judicial Court of this Commonwealth at the March term in 1832, in the case of *American Bank v. Adams*, reported in 12 Pickering, 303, appears to decide this question. The opinion was as follows: —

The court are of opinion that a bond faithfully to perform the duties of teller binds the obligors to a responsibility for reasonable and competent skill and due and ordinary diligence in the performance of his office; that what is reasonable and competent skill and due and ordinary diligence depends upon the nature of the office; that the obligors were bound, not for the honesty only of Ashur Adams, but for a faithful execution of the duties of his office, which embraced competent skill and due diligence. (*American Bank v. Adams*, 12 Pick. 303.)

When within the past few years it has become requisite to enforce the collection of a bond signed by individuals, this Board has found that almost invariably bank officials have considered it expedient to compromise with the sureties as to the amount to be paid. Trustees of a bank dislike to enforce a claim upon their neighbors and friends, especially when the payment thereof may impoverish the surety. Again, a bond may be perfectly good when given, but when the time arrives to enforce the same it is found that changed circumstances have made it impossible to collect the same and loss arises.

While it has been demonstrated that an incorporated company is ready to delay and sometimes to resist the payment of a claim, yet, when the sum to be paid is definitely determined, it can be collected, and reasons which might influence the officers of a bank to compromise in the case of an individual bond would not have consideration were the bond issued by a surety company.

The Board is of the opinion that, all things considered, a bond issued by a surety company will generally be found in the end to furnish as good results for the bank as one given by individuals, and action on the part of the Legislature authorizing the acceptance of such bonds is suggested.

TRUST COMPANY IN HANDS OF RECEIVER.

Suffolk Trust Company.

Very little progress has been made during the year in the settlement of the affairs of this company. Its assets are of such a character and the complications of its business are such that a long time must elapse before the end is reached.

The receiver states that a creditor of the company has taken steps to enforce the statutory liability of the stockholders in this company by an action in the Supreme Court.

The amount of dividends remaining unpaid Oct. 31, 1895, was \$5,773.43.

The following statement gives the result of the year's business as it affects the assets of the company.

Changes in Assets of Suffolk Trust Company, Nov. 1, 1894, to Oct. 31, 1895.

CHARACTER OF ASSETS.	Amount Oct. 31, 1894.	DISPOSITION OF ASSETS AS SHOWN BY REPORTS OF RECEIVER.				Amount Oct. 31, 1895.
		Received in Cash.	Charged off.	Interest Collected.	Total Credits on Principal.	
Time loans,	\$44,633 35	\$100 00	-	-	\$100 00	\$44,533 35
Demand loans,	30,696 37	50 00	-	-	50 00	30,646 37
Tax sale certificates,	3,380 15	6 40	-	-	6 40	3,373 75
Coupon account,	24,273 21	-	-	-	-	24,273 21
Mortgage loans,	6,400 00	2,000 00	-	\$64 00	2,000 00	4,400 00
Bills receivable,	532 25	-	-	-	-	532 25
Overdrafts,	777 85	-	-	-	-	777 85
Furniture, etc.,	4,167 40	26 25	-	-	26 25	4,141 15
Teller's memoranda,	446 88	-	-	-	-	446 88
Real estate equities,	10,965 30	26 10	-	-	26 10	10,939 20
Due from agents,	3,347 52	-	-	-	-	3,347 52
Foreclosure account,	18,890 48	533 00	-	-	533 00	18,357 48
Maverick National Bank,	279 52	-	-	-	-	279 52
Cash,	2,478 20	2,478 20	-	-	-	-
	\$151,268 48	-	-	\$64 00	\$2,741 75	
Received interest on deposits, . . . . .	.	281 06	.	.	.	.
Received from assignment of mortgages, . . . . .	.	36 00	.	.	.	.
Received from interest on loans, etc., . . . . .	.	64 00	.	.	.	.
Transferred from dividend account, . . . . .	.	4,200 00	.	.	.	.
Insurance repaid, . . . . .	.	13 23	.	.	.	.
Repayment of fees, etc., incurred in legal actions, . . . . .	.	330 74	.	.	.	.
Total receipts for year, . . . . .	.	\$10,144 98	.	.	.	.
Loss expenses for year, . . . . .	.	1,382 74	.	.	.	.
Cash balance Oct. 31, 1895, . . . . .	.	\$8,762 24	.	.	.	8,762 24
						\$154,810 77

TRUST COMPANIES.

During the year seven companies have commenced business, as shown by the table on page vi.

A reference to this table will show that of this number three were incorporated in 1887, one in 1888 and two in 1892. Under the provisions of chapter 114, Acts of 1893, approved March 25, these companies were required to commence business within two years from the passage of that act or their charters would become void. One of the number began business March 4, one on March 6, one on March 23 and three on March 25, barely in time to save their charters. Of the companies incorporated at the last session of the General Court but one has commenced business.

Of the seven new companies two have established trust departments; the others intend, apparently, to simply receive deposits, discount paper and make loans, in the same manner as do the national banks of this Commonwealth and the State banks of other States.

The opinion of this Board remains, as has so often been expressed in previous reports, that too many trust companies have been incorporated, and this statement appears to be borne out by the subjoined table, which shows the companies incorporated whose charters have lapsed or which have not yet commenced business.

NAME OF COMPANY.	Date of Incorporation.	Date when Charter Lapsed.
Chelsea Safe Deposit and Trust Company, Chelsea, . .	May 29, 1888,	March 25, 1895.
Essex County Safe Deposit and Trust Company, Salem, .	June 14, 1892,	March 25, 1895.
Fall River Loan and Trust Company, Fall River, . .	March 7, 1891,	March 25, 1895.
Fidelity Trust Company, Boston,	March 13, 1895,	*
Fitchburg Loan, Trust and Safety Deposit Co., Fitchburg,	March 30, 1895,	*
Jamaica Plain Trust Company, Boston,	April 20, 1893,	April 20, 1895.
Lawrence Trust Company, Lawrence,	April 24, 1893,	April 24, 1895.
Lawyers' Loan and Trust Company, Boston,	June 3, 1890,	March 25, 1895.
Newtonville Trust Company, Newtonville,	March 24, 1894,	*
North Essex Trust Company, Newburyport,	April 9, 1891,	March 25, 1895.
Pyncheon Safe Deposit and Trust Company, Springfield, .	March 27, 1895,	*
Somerville Trust Company, Somerville,	May 14, 1891,	March 25, 1895.
West Lynn Trust Company, Lynn,	June 14, 1892,	March 25, 1895.
Winthrop Loan and Trust Company, Boston,	March 17, 1891,	March 25, 1895.

* Not yet organized.

If it is deemed advisable to further increase the banking capital of the Commonwealth some provision should be made to permit the organization of banks of deposit and discount, but they should not bear the name nor be entitled to the extended powers and privileges of trust companies; the name "*trust company*" in itself indicates, and is generally understood to mean, that the institution bearing the name is something more than simply a commercial bank.

The Board is also of the opinion that if any more trust companies are incorporated the capital should be fixed at a sum not less than five hundred thousand dollars.

The enactment of laws bearing upon these questions is recommended.

Under the provisions of chapter 266 of the Acts of 1893, no city or town shall have or place on deposit at any time in any trust company, an amount exceeding sixty per cent. of the capital and surplus of such company, unless such company shall give satisfactory security for such deposit in excess of said sixty per cent.

One city has availed itself of the provisions of this law and deposited in a trust company an amount considerably in excess of the limit, receiving from the trust company security therefor. This Board is of the opinion that the giving of security in this way is not, as a rule, in accordance with good business principles, and while it does not recommend any relaxation in the provisions of the statute referred to, believes that no trust company should be permitted to give security for any of its deposits, but that each depositor should have his deposits at the same risk as all others; any other course it is considered might in time result in great danger alike to the company as to its depositors.

FALSE RETURNS.

The experience of the past year has revealed the fact that if false returns are made to this Board no ready means is available to prosecute or punish the guilty parties, and it is recommended that such legislation as may be required to meet such an exigency be enacted at the present session.

CONCLUSION.

The Board has had occasion to frequently consult the attorney-general during the year, and desires to hereby express its appreciation of the valuable services rendered by him and his assistants.

The following pages contain statements of the several savings banks and trust companies, as compiled from the annual returns of the various institutions.

The table on pages 668 and 669 gives the number, condition and progress of the banks in each year since 1834, at which date returns were first required.

In the Appendix will be found the statutes governing the savings banks, also those in relation to trust companies.

STARKES WHITON,
WILLIAM D. T. TREFRY,
WARREN E. LOCKE,

Board of Commissioners of Savings Banks.

ABSTRACT OF ANNUAL REPORTS

OF THE

SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS,

SHOWING THEIR

CONDITION AT THE CLOSE OF BUSINESS
OCTOBER 31, 1895.

MADE IN CONFORMITY TO THE REQUIREMENTS OF CHAPTER 317 OF THE
ACTS OF 1894.

ABINGTON SAVINGS BANK—ABINGTON.

Incorporated March 17, 1853. Present number of corporators, 61.

OTIS W. SOULE, *President.*

GEORGE A. BEAL, *Treasurer.*

GEORGE A. BEAL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SILAS B. DICKERMAN,

JOHN W. SPROUL,

OTIS W. SOULE,

GEO. L. RICHARDSON,

JOSEPH L. GREENWOOD,

ADONIRAM VAUGHAN.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$70,000 00	Deposits,	\$1,847,159 09
Bank stock as per schedule, .	130,100 00	Guaranty fund, .	83,500 00
Loans on bank stock,	1,100 00	Interest account, .	9,496 37
Railroad bonds as per schedule, .	193,000 00	Profit and loss account,	16,094 20
Real estate (for banking purposes),	42,000 00		
Real estate by foreclosure, . . .	6,161 07		
Loans on real estate,	1,098,325 75		
Loans on personal security, . . .	301,339 16		
Loans to counties, cities or towns (notes),	39,600 00		
Loans on depositors' books, . . .	1,421 25		
Deposits in banks, on interest, .	63,831 69		
Individual insurance,	9 00		
Expense account,	251 58		
Real estate income,	500 17		
Lawrence Duck Co. stock,* . . .	6,000 00		
Furniture and fixtures,	1,000 00		
Store fixtures,	1,000 00		
Cash on hand,	609 99		
	<u>\$1,956,249 66</u>		<u>\$1,956,249 66</u>

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

Abington National Bank, Abington,	\$21,193 90
National Bank of Redemption, Boston,	42,637 79

Loans on Bank Stock, amount on each:—

On 5 shares National Granite Bank, Quincy,	\$300 00
On 10 shares First National Bank, Rockland,	800 00

Abington Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s, . .	\$10,000	\$10,250 00	\$10,000 00
of Fort Wayne, Ind., 6s, . .	5,000	5,337 50	5,000 00
of Grand Rapids, Mich., 5s, . .	3,000	3,285 00	3,000 00
of New Britain, Conn., 4s, . .	10,000	10,300 00	10,000 00
of Springfield, Ohio, 4½s, . .	5,000	5,375 00	5,000 00
of Springfield, Ohio, 5s, . .	5,000	5,400 00	5,000 00
Town of Abington, Mass., 4s, . .	22,000	22,500 00	22,000 00
of Middleborough, Mass., 4s, . .	10,000	10,500 00	10,000 00
	\$70,000	\$72,947 50	\$70,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
62	Abington N'l Bank, Abington, .	\$6,200	\$7,440 00	\$6,200 00
40	First National Bank, Adams, .	4,000	6,000 00	4,000 00
50	Blackstone N'l Bank, Boston, .	5,000	5,012 50	5,000 00
74	Boston Nat'l Bank, Boston, .	7,400	7,446 25	7,400 00
12	Central Nat'l Bank, Boston, .	1,200	1,560 00	1,200 00
25	Continental N'l Bank, Boston, .	2,500	2,700 00	2,500 00
59	Eliot National Bank, Boston, .	5,900	7,670 00	5,900 00
50	Globe National Bank, Boston, .	5,000	4,256 25	5,000 00
50	Hamilton Nat'l Bank, Boston, .	5,000	5,362 50	5,000 00
150	Howard Nat'l Bank, Boston, .	15,000	14,100 00	15,000 00
100	Merchants' N'l Bank, Boston, .	10,000	16,025 00	10,000 00
100	Metropolitan N'l B'k, Boston, .	10,000	9,325 00	10,000 00
38	Mt. Vernon N'l Bank, Boston, .	3,800	4,180 00	3,800 00
110	N'l B'k of Redemption, Boston, .	11,000	13,310 00	11,000 00
45	N'l B'k of the Republic, Boston, .	4,500	6,840 00	4,500 00
19	National Eagle Bank, Boston, .	1,900	1,572 25	1,900 00
68	N'l Hide & Leather B'k, Boston, .	6,800	7,225 00	6,800 00
31	Nat'l Webster Bank, Boston, .	3,100	3,224 00	3,100 00
22	North National Bank, Boston, .	2,200	2,356 75	2,200 00
50	Second National Bank, Boston, .	5,000	8,912 50	5,000 00
10	Shoe & Leather N'l B'k, Boston, .	1,000	905 00	1,000 00
50	South End Nat'l Bank, Boston, .	5,000	3,750 00	5,000 00
32	State National Bank, Boston, .	3,200	3,616 00	3,200 00
20	Brockton Nat'l B'k, Brockton, .	2,000	2,300 00	2,000 00
32	Old Colony N'l B'k, Plymouth, .	3,200	4,800 00	3,200 00
2	First Nat'l Bank, Rockland, .	200	220 00	200 00
		\$130,100	\$150,109 00	\$130,100 00

Abington Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$22,000	\$22,385 00	\$22,000 00
Boston & Maine R.R. 4s, . . .	39,000	40,635 00	39,000 00
Concord & Montreal R.R. 4s, . . .	30,000	31,200 00	30,000 00
Eastern R.R. 6s, . . .	25,000	30,000 00	25,000 00
Fitchburg R.R. 4s, . . .	20,000	20,000 00	20,000 00
Leeds & Farmington R.R. 6s, . . .	1,000	1,010 00	1,000 00
Maine Central R.R. 4½s, . . .	10,000	10,700 00	10,000 00
Old Colony R.R. 4s, . . .	15,000	16,050 00	15,000 00
Old Colony R.R. 6s, . . .	1,000	1,030 00	1,000 00
Penobscot Shore Line R.R. 4s, . . .	20,000	20,200 00	20,000 00
Portland & Ogdensburg R.R. 6s, . . .	5,000	5,450 00	5,000 00
Upper Coos R.R. 4½s, . . .	5,000	5,375 00	5,000 00
	\$193,000	\$204,035 00	\$193,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$42,637 79	2 per cent.	\$15,000 00	4½ per cent.	\$200 00	5½ per cent.
21,193 90	2½ “	45,000 00	4½ “	78,650 00	5½ “
151,000 00	4 “	207,480 00	5 “	899,456 16	6 “
45,000 00	4½ “				

Amount invested in real estate for banking purposes,	\$42,000 00
Estimated value of the same,	42,000 00
Assessed value of the same,	39,000 00
Net income received from same during year ending Oct. 31, 1895, . . .	1,697 05
Value, by books, of other real estate held or owned by foreclosure or otherwise,	6,161 07
Assessed value of the same,	7,225 00
Net income received from same during year ending Oct. 31, 1895, . . .	84 54
Number of loans which are of an amount not exceeding \$3,000 each, . . .	755
Aggregate amount of the same,	806,411 16
Total number of loans upon real estate,	771
Amount of investments from which no income is received,	5,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	91,595 05
Times for the dividends fixed by the by-laws: first Tuesday in April and October.	

Abington Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2½ per cent., \$37,778 09 }		
during the year ending Oct. 31, 1895, . . . { 2½ per cent., 39,765 40 }	\$77,543	49
Number of accounts opened during the year ending Oct. 31, 1895, . . .	478	
Number of accounts closed during the year ending Oct. 31, 1895, . . .	302	
Total number of open accounts Oct. 31, 1895,	3,946	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	5,060	28
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	284,778	58
Number of same,	2,166	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	219,604	12
Number of same,	2,447	
Date of examination by commissioners: April 29.		

AMHERST SAVINGS BANK—AMHERST.

Incorporated April 5, 1864. Present number of corporators, 14.

E. F. COOK, *President.*

E. D. BANGS, *Treasurer.*

GEO. CUTLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

E. F. COOK,

W. E. BRIDGMAN,

L. D. HILLS,

B. F. KENDRICK.

Open for business every business day, 9 A. M. to 12 M.; 1.30 to 4 P. M.; Saturdays,
9 A. M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$168,718 60	Deposits,	\$2,028,364 10
Bank stock as per schedule, .	210,656 33	Guaranty fund, .	84,582 00
Loans on bank stock,	2,550 00	Profit and loss account,	50,564 04
Railroad bonds as per schedule,	169,800 00		
Real estate (for banking purposes),	15,000 00		
Loans on real estate,	1,250,985 00		
Loans on personal security, . .	123,607 99		
Loans to counties, cities or towns (notes),	121,150 00		
Loans on depositors' books, . .	1,100 00		
Deposits in banks, on interest, .	94,033 21		
Deposits in banks, not on interest,	5,000 00		
Cash on hand,	909 01		
	<u>\$2,163,510 14</u>		<u>\$2,163,510 14</u>

Cash on Deposit in Banks, amount in each:—

First National Bank, Amherst,	\$49,033 21
City National Bank, Holyoke,	15,000 00
Manufacturers' Trust Company, Holyoke,	5,000 00
First National Bank, Northampton,	5,000 00
Agawam National Bank, Springfield,	10,000 00
Pynchon National Bank, Springfield,	10,000 00

Loans on Bank Stock, amount on each:—

On 5 shares Palmer National Bank, Palmer,	\$500 00
On 21 shares City National Bank, Worcester,	1,150 00
On 28 shares Ware National Bank, Ware,	
On 3 shares First National Bank, Amherst,	900 00
On 8 shares First National Bank, Easthampton,	

Amherst Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	\$25,900	\$26,547 50	\$25,900 00
of Chicago, Ill., 4s,	20,000	20,400 00	19,875 00*
of Cleveland, Ohio, 5s,	7,000	7,245 00	7,000 00
of Northampton, Mass., 4s,	3,000	3,000 00	2,943 60
of Pawtucket, R. I., 5s,	3,000	3,097 50	3,000 00*
of Rutland, Vt., 4s,	20,000	20,500 00	20,000 00
of Saginaw, Mich., 4½s,	20,000	20,900 00	20,000 00
Town of Beverly, Mass., 4s,	10,000	10,450 00	10,000 00
of Clinton, Mass., 4s,	20,000	20,400 00	20,000 00
of Marblehead, Mass., 4s,	15,000	15,600 00	15,000 00
of Springfield, Vt., 4s,	10,000	10,100 00	10,000 00
United States 5s,	15,000	17,193 75	15,000 00
	\$168,900	\$175,433 75	\$168,718 60

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First National Bank, Amherst,	\$10,000	\$15,000 00	\$14,910 00
34	First National Bank, Barre, . .	3,400	3,570 00	3,400 00
80	N'l B'k of the Republic, Boston,	8,000	12,400 00	10,095 50
10	N'l Hide & Leather B'k, Boston,	1,000	1,120 00	1,000 00
23	Suffolk National Bank, Boston,	2,300	2,415 00	2,300 00
45	Conway Nat'l Bank, Conway, . .	4,500	4,950 00	4,493 33
28	National Pahquioque Bank, Danbury, Ct.,	2,800	3,920 00	3,870 00
94	First N'l Bank, Easthampton, . .	9,400	13,160 00	10,928 00
56	Franklin Co. N'l B'k, Greenfield,	5,600	6,160 00	5,600 00
100	City National Bank, Holyoke,	10,000	11,500 00	10,930 00
100	Holyoke Nat'l Bank, Holyoke,	10,000	16,500 00	10,800 00
30	National Bank of Commerce, New London, Ct.,	3,000	3,900 00	3,660 00
5	Berkshire N'l B'k, No. Adams,	500	500 00	500 00
78	First Nat'l B'k, Northampton,	7,800	9,750 00	9,380 00
130	Hampshire Co. National Bank, Northampton,	13,000	14,300 00	13,000 00
133	Northampton National Bank, Northampton,	13,300	19,285 00	13,504 00
80	First Nat'l Bank, Norwich, Ct.,	8,000	10,000 00	8,000 00
125	Second N'l Bank, Norwich, Ct.,	12,500	15,000 00	14,825 00
117	Thames N'l B'k, Norwich, Ct.,	11,700	18,135 00	16,101 00
38	Palmer Nat'l Bank, Palmer, . .	3,800	5,700 00	5,306 50
116	Agawam N'l B'k, Springfield,	11,600	12,180 00	11,600 00

Amherst Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Chapin N'l Bank, Springfield,	\$10,000	\$15,000 00	\$12,703 00
70	First Nat'l Bank, Springfield, .	7,000	8,400 00	8,730 00
56	Crocker N'l B'k, Turner's Falls,	5,600	6,720 00	5,600 00
8	Ware National Bank, Ware, .	800	920 00	800 00
25	Citizens' N'l Bank, Worcester,	2,500	3,250 00	2,500 00
40	City Nat'l Bank, Worcester, .	4,000	5,800 00	5,120 00
10	Mechanics' N'l B'k, Worcester,	1,000	1,000 00	1,000 00
		\$183,100	\$240,535 00	\$210,656 33

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$43,000	\$43,352 50	\$43,000 00
Boston & Lowell R.R. 6s, . . .	7,000	7,175 00	7,000 00
Boston & Maine R.R. 4s, . . .	35,000	36,750 00	34,800 00
Boston & Maine R.R. 4½s, . . .	10,000	11,600 00	10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	25,000	25,937 50	25,000 00
Fitchburg R.R. 4½s, . . .	10,000	10,075 00	10,000 00
Fitchburg R.R. 5s, . . .	40,000	42,150 00	40,000 00
	\$170,000	\$177,540 00	\$169,800 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$49,033 21	3 per cent.	\$40,700 00	4½ per cent.	\$30,500 00	5½ per cent.
99,450 00	4 " "	1,228,975 05	5 " "	74,727 00	6 " "
70,040 94	4½ " "				

Amount invested in real estate for banking purposes, \$15,000 00
 Estimated value of the same, 15,000 00
 Assessed value of the same, 9,500 00
 Net income received from same during year ending Oct. 31, 1895, . . . 794 98
 Number of loans which are of an amount not exceeding \$3,000 each, . 637
 Aggregate amount of the same, 587,451 44
 Total number of loans upon real estate, 694
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, 99,555 16
 Times for the dividends fixed by the by-laws: January 1 and July 1.

Amherst Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$36,224 43 }	
during the year ending Oct. 31, 1895, . . . { 2½ per cent., 42,059 30 }	\$78,283 73
Number of accounts opened during the year ending Oct. 31, 1895, . . .	613
Number of accounts closed during the year ending Oct. 31, 1895, . . .	447
Total number of accounts Oct. 31, 1895,	4,695
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	4,888 17
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	355,721 12
Number of same,	3,345
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	267,707 73
Number of same,	3,191
Date of examination by commissioners: September 13.	

ANDOVER SAVINGS BANK—ANDOVER.

Incorporated April 2, 1834. Present number of corporators, 37.

MOSES T. STEVENS, *President.*

JOHN F. KIMBALL, *Treasurer.*

JOHN F. KIMBALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JAMES P. BUTTERFIELD,
LEWIS T. HARDY,

PETER D. SMITH,
J. TYLER KIMBALL.

* Open for business every business day, 9 A.M. to 12 M. ; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$384,500 00	Deposits,	\$2,546,804 87
Loans on public funds,	80 00	Guaranty fund,	113,000 00
Bank stock as per schedule,	286,568 00	Interest account,	48,383 23
Loans on bank stock,	1,662 50	Profit and loss account,	75,330 02
Railroad bonds as per schedule,	758,987 50		
Real estate by foreclosure,	2,750 00		
Loans on real estate,	1,251,344 10		
Loans on personal security,	30,202 00		
Loans on depositors' books,	100 00		
Deposits in banks, on interest,	42,084 98		
Deposits in banks, not on interest,	10,500 02		
Expense account,	1,829 64		
Cash on hand,	12,909 38		
	\$2,783,518 12		\$2,783,518 12

Cash on Deposit in Banks, amount in each :—

Andover National Bank, Andover,	\$13,500 02
Blackstone National Bank, Boston,	39,084 98

Loan on Public Funds :—

On \$100 City of Boston 4s,	\$80 00
---------------------------------------	---------

Loans on Bank Stock, amount on each :—

On 10 shares National Bank of the Republic, Boston,	\$512 50
On 32 shares Andover National Bank, Andover,	1,150 00

Andover Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Belfast, Me., 6s, . . .	\$17,000	\$17,800 00	\$17,000 00*
of Boston, Mass., 4s, . . .	50,000	53,000 00	50,000 00
of Brockton, Mass., 4s, . . .	23,000	23,900 00	23,000 00
of Cambridge, Mass., 6s, . . .	2,000	2,000 00	2,000 00
of Chicago, Ill., 4s, . . .	75,500	80,000 00	75,500 00*
of Fall River, Mass., 6s, . . .	11,000	11,900 00	11,000 00
of Gloucester, Mass., 4s, . . .	9,000	9,350 00	9,000 00
of Lewiston, Me., 6s, . . .	4,000	4,200 00	4,000 00
of Lynn, Mass., 4s, . . .	25,000	26,200 00	25,000 00
of Norwich, Ct., 6s, . . .	30,000	31,500 00	30,000 00
of Portland, Me., 6s, . . .	21,000	24,000 00	21,000 00
of Salem, Mass., 6s, . . .	3,000	3,100 00	3,000 00
of Sioux City, Iowa, 4½s, . . .	15,000	15,300 00	15,000 00
Town of Andover, Mass., 4s, . . .	8,000	8,500 00	8,000 00
of Arlington, Mass., 4s, . . .	10,000	10,600 00	10,000 00
of Marblehead, Mass., 4s, . . .	25,000	26,000 00	25,000 00
of Melrose, Mass., 4s, . . .	26,000	27,560 00	26,000 00
of Peabody, Mass., 4s, . . .	10,000	10,600 00	10,000 00
County of Aroostook, Me., 4½s, . . .	10,000	10,600 00	10,000 00*
of Rockingham, N. H., 4s, . . .	10,000	10,400 00	10,000 00
	\$384,500	\$406,510 00	\$384,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
140½	Andover Nat'l Bank, Andover,	\$14,050	\$14,050 00	\$14,050 00
40	Atlas National Bank, Boston, .	4,000	4,800 00	4,000 00
115	Blackstone N'l Bank, Boston, .	11,500	11,500 00	11,493 00
27	Boylston Nat'l Bank, Boston, .	2,700	3,500 00	2,700 00
100	Continental N'l Bank, Boston,	10,000	10,500 00	10,000 00
84	Everett Nat'l Bank, Boston, .	8,400	6,700 00	8,400 00
112	Freeman's Nat'l Bank, Boston,	11,200	10,000 00	11,200 00
100	Market Nat'l Bank, Boston, .	10,000	8,000 00	10,000 00
100	Massachusetts N'l B'k, Boston,	10,000	8,500 00	10,000 00
50	Merchants' N'l Bank, Boston, .	5,000	8,000 00	5,000 00
120	Metropolitan N'l B'k, Boston, .	12,000	10,500 00	12,000 00
300	National Bank of the Common- wealth, Boston, . . .	30,000	40,500 00	30,000 00
225	N'l B'k of the Republic, Boston,	22,500	33,750 00	22,500 00
100	National City Bank, Boston, .	10,000	8,000 00	10,000 00
100	National Eagle Bank, Boston, .	10,000	8,000 00	10,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,500 00	10,000 00

Andover Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
263	National Revere Bank, Boston,	\$26,300	\$23,600 00	\$26,300 00
6	National Security B'k, Boston,	600	1,050 00	600 00
60	National Union Bank, Boston,	6,000	8,100 00	6,000 00
128	Nat'l Webster Bank, Boston, .	12,800	13,000 00	12,800 00
58	New England N'l B'k, Boston,	5,800	8,900 00	5,800 00
41	North National Bank, Boston, .	4,100	4,300 00	4,100 00
79	Old Boston Nat'l Bank, Boston,	7,900	8,200 00	7,900 00
110	Second National Bank, Boston,	11,000	19,000 00	11,000 00
35	Shawmut Nat'l Bank, Boston, .	3,500	3,800 00	3,500 00
50	South End Nat'l Bank, Boston,	5,000	3,750 00	5,000 00
52	State National Bank, Boston, .	5,200	5,700 00	5,200 00
18	Tremont Nat'l Bank, Boston, .	1,800	1,500 00	1,800 00
3	First National Bank, Danvers,	225	225 00	225 00
50	Wachusett N'l B'k, Fitchburg,	5,000	10,000 00	5,000 00
100	Bay State N'l Bank, Lawrence,	7,500	10,000 00	7,500 00
25	Union Nat'l Bank, Weymouth,	2,500	2,500 00	2,500 00
		\$286,575	\$320,425 00	\$286,568 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$50,000	\$51,500 00	\$50,000 00
Boston & Lowell R.R. 5s, . . .	2,000	2,100 00	2,000 00
Boston & Lowell R.R. 6s, . . .	7,000	7,150 00	7,000 00
Boston & Maine R.R. 4s, . . .	110,000	116,500 00	110,000 00
Boston & Maine R.R. 4½s, . . .	30,000	34,500 00	30,000 00
Concord & Montreal R.R. 4s, . . .	100,000	103,000 00	99,987 50
Conn. & Passumpsic Rivers R.R. 4s,	20,000	20,800 00	20,000 00
Danbury & Norwalk R.R. 5s, . . .	25,000	27,500 00	25,000 00
Fitchburg R.R. 4s,	75,000	76,900 00	75,000 00
Fitchburg R.R. 5s,	50,000	54,000 00	50,000 00
Maine Central R.R. 4½s,	25,000	27,000 00	25,000 00
Maine Central R.R. 4s,	5,000	5,200 00	5,000 00
Manchester & Lawrence R.R. 4s, .	25,000	26,400 00	25,000 00
Newport & Richford R.R. 5s, . .	13,000	13,500 00	13,000 00*
Old Colony R.R. 4s,	142,000	148,000 00	142,000 00
Old Colony R.R. 6s,	5,000	5,500 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	27,000 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	51,500 00	50,000 00
	\$759,000	\$798,050 00	\$758,987 50

* A legal investment when made.

Andover Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$39,084 98	2 per cent.	\$290,787 00	5 per cent.	\$802,879 50	6 per cent.
6,001 00	4 “	184,413 50	5½ “	1,157 60	7 “
1,150 00	4½ “				

Value, by books, of real estate held or owned by foreclosure or otherwise, .	\$2,750 00
Assessed value of the same,	2,650 00
Net income received from same during year ending Oct. 31, 1895, . .	42 00
Number of loans which are of an amount not exceeding \$3,000 each, 551	
Aggregate amount of the same,	870,009 60
Total number of loans upon real estate,	624
Amount of investments from which no income is received,	6,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	133,133 42
Times for the dividends fixed by the by-laws: third Wednesday in June and December.	
Rate and amount of each semi-annual dividend { 2 per cent., \$46,685 78 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 48,048 58 }	94,734 36
Number of accounts opened during the year ending Oct. 31, 1895, . .	669
Number of accounts closed during the year ending Oct. 31, 1895, . .	459
Total number of open accounts Oct. 31, 1895,	5,898
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	5,244 10
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	338,985 28
Number of same,	4,201
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	300,321 96
Number of same,	2,992
Date of examination by commissioners: November 1.	

ARLINGTON FIVE CENTS SAVINGS BANK — ARLINGTON.

Incorporated April 2, 1860. Present number of corporators, 29.

WILLIAM G. PECK, *President.*

JOSEPH W. WHITAKER, *Treasurer.*

JOSEPH W. WHITAKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM G. PECK,

B. DELMONT LOCKE.

Open for business every business day, 3 P.M. to 5.30 P.M.; Wednesday and Saturday,
7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$303,000 00	Deposits, . . .	\$1,362,469 07
Bank stock as per schedule, .	27,400 00	Guaranty fund, .	49,531 39
Loans on bank stock, . . .	6,000 00	Interest account, .	10,423 83
Railroad bonds as per schedule, .	183,000 00	Profit and loss account, . . .	6,492 37
Real estate (for banking purposes),	100 00	Surplus,	5,232 89
Loans on real estate,	847,221 56	Rent account, . . .	466 69
Loans to counties, cities or towns (notes),	14,000 00	Due on mortgage loans,	2,800 00
Loans on depositors' books, . .	550 00	Insurance collected, .	3,338 00
Deposits in banks, on interest, .	53,996 12		
Expense account,	1,338 29		
Tax account,	380 25		
Insurance account,	772 19		
Cash on hand,	3,015 83		
	<u>\$1,440,774 24</u>		<u>\$1,440,774 24</u>

Cash on Deposit in Banks, amount in each :—

Atlantic National Bank, Boston,	\$32,587 09
Faneuil Hall National Bank, Boston,	21,409 03

Loan on Bank Stock :—

On 65 shares First Ward National Bank, Boston,	\$6,000 00
--	------------

Arlington Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$2,000	\$2,160 00	\$2,000 00
of Brockton, Mass., 4s, . . .	2,000	2,120 00	2,000 00
of Chelsea, Mass., 4s, . . .	1,000	1,080 00	1,000 00
of Cleveland, Ohio, 5s, . . .	9,000	9,900 00	9,000 00
of Cleveland, Ohio, 6s, . . .	6,000	6,300 00	6,000 00
of Dayton, Ohio, 5s, . . .	21,000	21,690 00	21,000 00*
of Dayton, Ohio, 6s, . . .	5,000	5,550 00	5,000 00*
of Fall River, Mass., 6s, . . .	2,000	2,180 00	2,000 00
of Grand Rapids, Mich., 5s, . . .	20,000	21,970 00	20,000 00
of Holyoke, Mass., 6s, . . .	5,000	5,400 00	5,000 00
of Lewiston, Me., 5s, . . .	1,000	1,190 00	1,000 00
of Middletown, Conn., 4s, . . .	10,000	10,450 00	10,000 00
of New London, Conn., 4s, . . .	16,000	16,960 00	16,000 00
of Peoria, Ill., 7s, . . .	13,000	14,430 00	13,000 00
of Portland, Me., 6s, . . .	20,000	25,000 00	20,000 00
of Rochester, N. H., 4s, . . .	6,000	6,240 00	6,000 00
of Springfield, Ohio, 4½s, . . .	12,000	12,975 00	12,000 00
of Springfield, Ohio, 5s, . . .	5,000	5,075 00	5,000 00
of Waterbury, Conn., 4s, . . .	5,000	5,275 00	5,000 00
of Woonsocket, R. I., 4s, . . .	25,000	26,000 00	25,000 00
Town of Arlington, Mass., 4s, . . .	22,000	23,307 50	22,000 00
of Arlington, Mass., 5s, . . .	13,000	13,390 00	13,000 00
of Attleborough, Mass., 4s, . . .	5,000	5,325 00	5,000 00
of Chatham, Mass., 4½s, . . .	8,000	8,640 00	8,000 00
of Cranston, R. I., 4s, . . .	2,000	2,080 00	2,000 00
of Hull, Mass., 5s, . . .	10,000	11,600 00	10,000 00
of Medford, Mass., 4s, . . .	10,000	10,500 00	10,000 00
of Methuen, Mass., 4s, . . .	15,000	15,795 00	15,000 00
of Rockport, Mass., 4s, . . .	13,000	13,615 00	13,000 00
of Wayland, Mass., 5s, . . .	2,000	2,060 00	2,000 00
of Wellesley, Mass., 4s, . . .	10,000	10,295 00	10,000 00
of Winchester, Mass., 4s, . . .	4,000	4,200 00	4,000 00
District of Columbia 6s, . . .	3,000	3,480 00	3,000 00
	\$303,000	\$326,232 50	\$303,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First Nat'l Bank, Arlington, . .	\$1,000	\$1,160 00	\$1,000 00
50	Atlantic Nat'l Bank, Boston, . .	5,000	6,300 00	5,000 00
50	Continental N'l Bank, Boston, . .	5,000	5,400 00	5,000 00
50	Faneuil Hall N'l Bank, Boston, . .	5,000	6,650 00	5,000 00
22	First Ward N'l Bank, Boston, . .	2,200	2,860 00	2,200 00

Arlington Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	N'l B'k of No. America, Boston,	\$2,500	\$2,668 75	\$2,500 00
10	N'l B'k of Redemption, Boston,	1,000	1,210 00	1,000 00
33	N'l B'k of the Republic, Boston,	3,300	5,016 00	3,300 00
12	National Union Bank, Boston,	1,200	1,618 50	1,200 00
12	Dedham Nat'l Bank, Dedham,	1,200	1,224 00	1,200 00
		\$27,400	\$84,107 25	\$27,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg and New Bedford R.R. 5s,	\$2,000	\$2,280 00	\$2,000 00
Boston & Lowell R.R. 6s,	4,000	4,040 00	4,000 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	10,300 00	10,000 00
Cheshire R.R. 6s,	27,500	28,875 00	27,500 00
Concord & Montreal R.R. 4s,	20,000	20,800 00	20,000 00
Eastern R.R. 6s,	5,500	6,600 00	5,500 00
Fitchburg R.R. 6s,	8,000	8,240 00	8,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,030 00	1,000 00
Maine Central R.R. 7s,	14,000	15,050 00	14,000 00
Newport & Richford R.R. 5s,	20,000	21,000 00	20,000 00*
Old Colony R.R. 4s,	30,000	32,100 00	30,000 00
Old Colony R.R. 6s,	1,000	1,030 00	1,000 00
Portland & Ogdensburg R.R. 6s, . .	4,000	4,360 00	4,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	15,000	17,250 00	15,000 00
Salem & Lowell R.R. 6s,	1,000	1,050 00	1,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	11,900 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,700 00	10,000 00
	\$183,000	\$196,605 00	\$183,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$53,996 12	2 per cent.	\$46,300 00	5½ per cent.	\$1,000 00	6½ per cent.
20,000 00	4½ “	299,100 00	5½ “	13,250 00	7 “
223,260 36	5 “	264,861 20	6 “		

Arlington Five Cents Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$100 00
Estimated value of the same,	25,000 00
Assessed value of the same,	23,380 00
Net income received from same during year ending Oct. 31, 1895,	934 47
Number of loans which are of an amount not exceeding \$3,000 each, 321	
Aggregate amount of the same,	359,895 54
Total number of loans upon real estate,	393
Amount of investments from which no income is received,	1,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	72,293 61
Times for the dividends fixed by the by-laws: first Saturday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$24,292 49 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 25,156 57 }	49,449 06
Number of accounts opened during the year ending Oct. 31, 1895,	472
Number of accounts closed during the year ending Oct. 31, 1895,	260
Total number of open accounts Oct. 31, 1895,	4,121
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	4,333 89
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	237,462 40
Number of same,	3,784
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	191,278 77
Number of same,	2,505
Date of examination by commissioners: May 7.	

ATHOL SAVINGS BANK — ATHOL.

Incorporated Feb. 12, 1867. Present number of corporators, 34.

ALPHEUS HARDING, *President.*

WILLIAM D. LUBY, *Treasurer.*

WILLIAM D. LUBY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALPHEUS HARDING,

HENRY R. STOWELL,

OLON W. LEE,

LUCIEN LORD,

LEVI B. FAY.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$170,000 00	Deposits,	\$1,848,680 00
Bank stock as per schedule, .	9,400 00	Guaranty fund, . .	80,000 00
Loans on bank stock,	33,775 00	Interest account, . .	31,915 31
Railroad bonds as per schedule, .	90,000 00	Profit and loss account,	53,471 97
Loans on real estate,	971,350 05		
Loans on personal security, . .	585,300 00		
Loans to counties, cities or towns (notes),	80,100 00		
Deposits in banks, on interest, .	71,480 03		
Expense account,	1,870 99		
Cash on hand,	791 21		
	<hr/>		<hr/>
	\$2,014,067 28		\$2,014,067 28

Cash on Deposit in Banks, amount in each:—

Athol National Bank, Athol,	\$10,000 00
Miller's River National Bank, Athol,	44,241 40
Third National Bank, Boston,	7,238 63
Holyoke National Bank, Holyoke,	10,000 00

Loans on Bank Stock, amount on each:—

On 100 shares Manufacturers Trust Company, Holyoke,	\$15,000 00
On 50 shares National Bank of the Commonwealth, Boston,	
On 150 shares Springfield Safe Deposit and Trust Company, Springfield, . .	15,000 00
On 36 shares Athol National Bank, Athol,	2,900 00
On 8 shares Athol National Bank, Athol,	375 00
On 7 shares Miller's River National Bank, Athol,	500 00

Athol Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicopee, Mass., 4s, . . .	\$8,000	\$8,080 00	\$8,000 00
of Cleveland, Ohio, 5s, . . .	20,000	21,810 00	20,000 00
of Holyoke, Mass., 4s, . . .	25,000	25,500 00	25,000 00
of Lynn, Mass., 6s, . . .	5,000	5,050 00	5,000 00
of Milwaukee, Wis., 5s, . . .	20,000	20,860 00	20,000 00
of Newton, Mass., 4s, . . .	10,000	10,700 00	10,000 00
of Newton, Mass., 5s, . . .	10,000	11,100 00	10,000 00
of Taunton, Mass., 5s, . . .	2,000	2,120 00	2,000 00
of Youngstown, Ohio, 5s, . . .	20,000	21,100 00	20,000 00
United States 4s, . . .	25,000	30,500 00	25,000 00
United States 5s, . . .	25,000	28,625 00	25,000 00
	\$170,000	\$185,445 00	\$170,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
27	Miller's River N'l Bank, Athol,	\$2,700	\$4,860 00	\$2,700 00
7	Blackstone Nat'l Bank, Boston,	700	700 00	700 00
10	Eliot National Bank, Boston, .	1,000	1,330 00	1,000 00
50	National Eagle Bank, Boston,	5,000	4,137 50	5,000 00
		\$9,400	\$11,027 50	\$9,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	\$25,000	\$26,125 00	\$25,000 00
Boston & Providence R.R. 4s, . .	25,000	26,250 00	25,000 00
Fitchburg R.R. 4s, . . .	20,000	21,500 00	20,000 00
Vermont & Massachusetts R.R. 5s, .	20,000	21,400 00	20,000 00
	\$90,000	\$95,275 00	\$90,000 00

Athol Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$51,480 03	2 per cent.	\$309,500 00	4 per cent.	\$25,000 00	4 $\frac{3}{8}$ per cent.
42,500 00	3 $\frac{3}{8}$ “	175,000 00	4 $\frac{1}{4}$ “	791,308 08	5 “
3,600 00	3 $\frac{5}{8}$ “	121,500 00	4 $\frac{1}{2}$ “	222,116 97	6 “

Number of loans which are of an amount not exceeding \$3,000 each, 355
 Aggregate amount of the same, \$389,226 95
 Total number of loans upon real estate, 429
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1895, 92,768 80
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend { 2 per cent., \$33,972 19 }
 during the year ending Oct. 31, 1895, . . . { 2 per cent., 35,085 91 } 69,058 10
 Number of accounts opened during the year ending Oct. 31, 1895, . 783
 Number of accounts closed during the year ending Oct. 31, 1895, . 586
 Total number of open accounts Oct. 31, 1895, 5,267
 Total expenses of the corporation for the year ending Oct. 31, 1895 (ex-
 clusive of taxes), 6,195 05
 Amount of deposits, not including dividends, received during the year end-
 ing Oct. 31, 1895, 307,402 41
 Number of same, 3,318
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1895, 276,272 44
 Number of same, 3,308
 Date of examination by commissioners: February 18.

ATTLEBOROUGH SAVINGS BANK — NORTH ATTLEBOROUGH.

Incorporated Feb. 2, 1860. Present number of corporators, 59.

ABIEL CODDING, *President.*

EDWARD R. PRICE, *Treasurer.*

EDWARD R. PRICE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE A. DEAN,

JOSEPH G. BARDEN,

ABIEL CODDING,

B. S. FREEMAN,

RANDOLPH KNAPP,

JAS. H. STURDY.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$29,500 00	Deposits, . . .	\$1,239,430 22
Bank stock as per schedule, .	11,100 00	Guaranty fund, .	57,500 00
Railroad bonds as per schedule, .	125,500 00	Interest account, .	5,499 72
Loans on railroad stock, . .	35,000 00	Profit and loss ac-	
Real estate by foreclosure, . .	42,995 72	count, . . .	22,969 25
Loans on real estate, . . .	593,850 06		
Loans on personal security, .	373,759 86		
Loans to counties, cities or towns			
(notes),	62,000 00		
Deposits in banks, on interest, .	43,560 55		
Deposits in banks, not on interest,	8,101 70		
Expense account,	45		
Cash on hand,	30 85		
	<u>\$1,325,399 19</u>		<u>\$1,325,399 19</u>

Cash on Deposit in Banks, amount in each : —

Boston National Bank, Boston,	\$43,560 55
North Attleborough National Bank, North Attleborough,	8,101 70

Loans on Railroad Stock, amount on each : —

On 150 shares Boston & Maine R.R.,	\$15,000 00
On 200 shares Boston & Maine R.R.,	20,000 00

Attleborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . . .	\$4,500	\$4,617 50	\$4,500 00
of Sioux City, Iowa, 4½s, . . .	25,000	26,362 50	25,000 00
	\$29,500	\$30,980 00	\$29,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
61	First N'l Bank, Attleborough,	\$6,100	\$9,394 00	\$6,100 00
50	Boston National Bank, Boston,	5,000	5,000 00	5,000 00
		\$11,100	\$14,394 00	\$11,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$25,000	\$25,125 00	\$23,750 00
Fitchburg R.R. 5s,	75,000	79,500 00	76,750 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	29,750 00	25,000 00
	\$125,000	\$134,375 00	\$125,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$43,560 55	2 per cent.	\$189,400 00	5 per cent.	\$578,932 97	6 per cent.
147,000 00	4 " "	98,776 95	5½ " "	23,500 00	7 " "
20,000 00	4½ " "	7,000 00	5¾ " "		

Attleborough Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$42,995 72
Assessed value of the same,	34,750 00
Net income received from same during year ending Oct. 31, 1895, . . .	3,877 93
Number of loans which are of an amount not exceeding \$3,000 each, . 325	
Aggregate amount of the same,	307,497 68
Total number of loans upon real estate,	338
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	65,011 38
Times for the dividends fixed by the by-laws: Tuesday after second Monday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$22,276 57 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 23,333 17 }	45,609 74
Number of accounts opened during the year ending Oct. 31, 1895, . 694	
Number of accounts closed during the year ending Oct. 31, 1895, . 400	
Total number of open accounts Oct. 31, 1895,	3,773
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	3,020 88
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	272,181 73
Number of same,	3,495
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	217,984 13
Number of same,	2,511
Date of examination by commissioners: March 11.	

BARRE SAVINGS BANK—BARRE.

Incorporated May 1, 1869. Present number of corporators, 42.

CHARLES H. FOLLANSBY, *President.*

FRANK A. RICH, *Treasurer.*

FRANK A. RICH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ESTES HAWES,

ORAMEL CLARK,

CHARLES H. FOLLANSBY,

GEORGE R. SIMONDS,

J. C. BARTHOLOMEW.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 1 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$86,866 00	Deposits,	\$638,869 28
Loans on bank stock,	2,780 00	Guaranty fund,	16,525 00
Railroad bonds as per schedule,	26,060 00	Interest account,	3,643 38
Real estate (for banking purposes),	10,439 25	Profit and loss account,	12,153 52
Real estate by foreclosure,	12,674 47		
Loans on real estate,	435,515 00		
Loans on personal security,	82,875 00		
Loans to counties, cities or towns (notes),	2,000 00		
Deposits in banks, on interest,	5,000 00		
Deposits in banks, not on interest,	3,842 56		
Expense account,	785 13		
Suspense account,	14 82		
Safe and furniture,	2,338 95		
	\$671,191 18		\$671,191 18

Cash on Deposit in Bank :—

First National Bank, Barre, \$8,842 56

Loans on Bank Stock, amount on each :—

On 7 shares First National Bank, Barre, \$500 00

On 1 share First National Bank, Barre, 80 00

On 24 shares First National Bank, Northampton, 2,200 00

Barre Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
36	First National Bank, Barre, .	\$3,600	\$3,780 00	\$4,425 00
28	Blackstone N'l B'k, Boston, .	2,800	2,800 00	2,905 00
62	Boston National B'k, Boston, .	6,200	6,200 00	7,130 00
20	Boylston Nat'l Bank, Boston, .	2,000	2,620 00	2,260 00
17	Continental N'l B'k, Boston, .	1,700	1,836 00	1,802 00
25	Eliot National Bank, Boston, .	2,500	3,325 00	2,950 00
41	First National Bank, Boston, .	4,100	9,799 00	8,118 00
32	N'l B'k of Commerce, Boston, .	3,200	3,552 00	3,616 00
46	N'l B'k of Redemption, Boston, .	4,600	5,566 00	5,520 00
25	N'l Hide & Leather B'k, Boston, .	2,500	2,650 00	2,900 00
9	National Revere B'k, Boston, .	900	837 00	1,035 00
34	Second National B'k, Boston, .	3,400	6,086 00	5,100 00
20	Shoe & Leather N'l B'k, Boston, .	2,000	1,820 00	1,900 00
30	Suffolk National B'k, Boston, .	3,000	3,150 00	3,450 00
60	Tremont Nat'l Bank, Boston, .	6,000	5,340 00	6,360 00
50	Nat'l Market B'k, Brighton, .	5,000	4,787 50	7,050 00
7	Ware National Bank, Ware, .	700	735 00	840 00
52	Central N'l Bank, Worcester, .	5,200	7,540 00	7,280 00
21	Citizens' N'l B'k, Worcester, .	2,100	2,730 00	2,625 00
50	City Nat'l Bank, Worcester, .	5,000	7,250 00	6,300 00
20	First Nat'l Bank, Worcester, .	2,000	3,300 00	3,300 00
		\$68,500	\$85,703 50	\$86,866 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Winthrop & Shore R.R. 5s, .	\$5,000	\$5,350 00	\$5,000 00
Eastern R.R. 6s,	5,000	6,000 00	5,200 00
Rutland R.R. 5s,	1,000	1,000 00	860 00*
St. Johnsbury & Lake Champlain R.R. 5s,	15,000	17,850 00	15,000 00
		\$26,000	\$30,200 00
			\$26,060 00

* A legal investment when made.

Total Amount of Loans, with each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,000 00	2 per cent.	\$10,000 00	4½ per cent.	\$240,325 00	5½ per cent.
22,000 00	4 " "	45,200 00	5 " "	111,645 00	6 " "
15,000 00	4½ " "	79,000 00	5½ " "		

Barre Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$10,439 25
Estimated value of the same,	10,439 25
Assessed value of the same,	5,000 00
Net income received from same during year ending Oct. 31, 1895,	192 34
Value, by books, of other real estate held or owned by foreclosure or otherwise,	12,674 47
Assessed value of the same,	9,890 00
Net income received from same during year ending Oct. 31, 1895,	81 65
Number of loans which are of an amount not exceeding \$3,000 each, 155	
Aggregate amount of the same,	177,270 00
Total number of loans upon real estate,	176
Amount of investments from which no income is received,	5,374 47
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	30,562 58
Times for the dividends fixed by the by-laws: January 15 and July 15.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$12,285 40 }	25,256 81
during the year ending Oct. 31, 1895, { 2½ per cent., 12,971 41 }	
Number of accounts opened during the year ending Oct. 31, 1895,	256
Number of accounts closed during the year ending Oct. 31, 1895,	140
Total number of open accounts Oct. 31, 1895,	1,602
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	2,155 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	125,111 49
Number of same,	1,045
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	78,297 07
Number of same,	838
Date of examination by commissioners: June 20.	

BASS RIVER SAVINGS BANK—SOUTH YARMOUTH.

Incorporated April 15, 1874. Present number of corporators, 32.

HIRAM LORING, *President.*

STEPHEN WING, *Treasurer.*

HIRAM D. LORING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds : *

PELEG P. AIKEN,

HIRAM LORING,

ELKANAH CROWELL,

HIRAM D. LORING,

CHARLES F. PURRINGTON,

EDWIN BAXTER.

Open for business every business day, 2 to 4 o'clock P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$44,792 85	Deposits, . . .	\$541,463 57
Bank stock as per schedule, .	79,111 35	Guaranty fund, . .	19,375 41
Loans on bank stock, . . .	800 00	Profit and loss account, . . .	4,187 55
Railroad bonds as per schedule, .	54,030 00		
Real estate by foreclosure, . .	10,740 98		
Loans on real estate, . . .	275,184 53		
Loans on personal security, . .	70,103 60		
Loans to counties, cities or towns (notes),	20,000 00		
Loans on depositors' books, . .	50 00		
Deposits in banks, on interest, .	6,884 23		
Deposits in banks, not on interest, .	1,699 03		
Cash on hand,	1,629 96		
	<u>\$565,026 53</u>		<u>\$565,026 53</u>

Cash on Deposit in Banks, amount in each :—

Lincoln National Bank, Boston,	\$1,559 43
Manufacturers' National Bank, Boston,	2,761 99
Maverick National Bank, Boston,	350 75
First National Bank, Hyannis,	2,532 81
First National Bank, Yarmouth,	1,348 28

Loans on Bank Stock, amount on each :—

On 13 shares First National Bank, Yarmouth,	\$700 00
On 2 shares Cape Cod National Bank, Harwich,	100 00

* The president and clerk both being members of the Investment Committee, the bank has been notified that one of them must resign.

Bass River Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Columbus, Ohio, 4s, . .	\$10,000	\$10,000 00	\$10,000 00*
of Lowell, Mass., 4s, . .	3,000	3,090 00	3,000 00
of Providence, R. I., 5s, . .	10,000	11,500 00	11,442 85
Town of Beverly, Mass., 4s, . .	5,000	5,175 50	5,000 00
of Clinton, Mass., 4s, . .	5,000	5,000 00	5,000 00
of Spencer, Mass., 4s, . .	10,000	10,350 00	10,350 00
	\$43,000	\$45,115 50	\$44,792 85

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlas National Bank, Boston,	\$3,000	\$3,690 00	\$3,660 00
5	Blackstone N'l Bank, Boston,	500	500 00	500 00
30	Boston National Bank, Boston,	3,000	3,120 00	3,270 00
63	Everett Nat'l Bank, Boston, .	6,300	5,040 00	6,615 00
55	Faneuil Hall N'l B'k, Boston, .	5,500	7,315 00	6,765 00
13	Market National Bank, Boston,	1,300	1,040 00	1,300 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,000 00	5,241 80
56	Merchants' Nat'l B'k, Boston, .	5,600	8,960 00	7,280 00
50	N'l B'k of Redemption, Boston,	5,000	6,050 00	6,500 00
50	N'l B'k of the Republic, Boston,	5,000	7,600 00	5,749 88
21	National Eagle Bank, Boston,	2,100	1,722 00	2,205 00
50	Nat'l Exchange Bank, Boston,	5,000	6,250 00	5,927 00
7	Old Boston Nat'l Bank, Boston,	700	763 00	756 00
25	Second National Bank, Boston,	2,500	4,450 00	3,258 00
25	Shawmut Nat'l Bank, Boston, .	2,500	2,725 00	2,750 00
15	State National Bank, Boston, .	1,500	1,680 00	1,770 00
10	Suffolk Nat'l Bank, Boston, .	1,000	1,040 00	1,000 00
73	Tremont Nat'l Bank, Boston, .	7,300	6,497 00	7,780 00
20	Citizens' N'l B'k, New Bedford,	2,000	2,440 00	2,000 00
24	First N'l Bank, New Bedford, .	2,400	3,678 00	2,400 00
19	First Nat'l Bank, Yarmouth, .	1,900	2,470 00	2,383 67
		\$69,100	\$82,030 00	\$79,111 35

Bass River Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s,	\$5,000	\$5,750 00	\$5,837 50
Fitchburg R.R. 4s,	20,000	20,000 00	20,600 00
Fitchburg R.R. 4½s,	5,000	5,025 00	5,000 00
Maine Central R.R. 4s,	5,000	5,000 00	5,100 00
Old Colony R. R. 4s,	6,000	6,390 00	6,480 00
Upper Coos R.R. 4½s,	5,000	5,375 00	5,462 50
Vermont & Massachusetts R.R. 5s, .	5,000	5,350 00	5,550 00
	\$51,000	\$52,890 00	\$54,030 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,122 24	1½ per cent.	\$13,000 00	4¾ per cent.	\$33,401 04	5½ per cent.
2,761 99	2 “	96,684 00	5 “	176,913 59	6 “
2,500 00	4 “	1,200 00	5¼ “	2,639 50	7 “
39,800 00	4½ “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$10,740 98
Assessed value of the same,	9,850 00
Net income received from same during year ending Oct. 31, 1895,	53 25
Number of loans which are of an amount not exceeding \$3,000 each, . . .	356
Aggregate amount of the same,	202,520 98
Total number of loans upon real estate,	257
Amount of investments from which no income is received,	29,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	31,552 04
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend (1½ per cent., \$8,248 16 } during the year ending Oct. 31, 1895, . . . } 1½ per cent., 7,847 12 }	16,095 28
Number of accounts opened during the year ending Oct. 31, 1895,	98
Number of accounts closed during the year ending Oct. 31, 1895,	345
Total number of open accounts Oct. 31, 1895,	1,909
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	4,928 90
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	72,582 88
Number of same,	600
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	187,403 04
Number of same,	1,628
Date of examination by commissioner: March 18 and 19.	

BAY STATE SAVINGS BANK—WORCESTER.

Incorporated March 9, 1895. Present number of corporators, 70.

RICHARD HEALY, *President.*

GEORGE McALEER, *Treasurer.*

JOHN B. RATIGAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM HART,

THOMAS BARRETT,

JOHN O'MEARA,

THOMAS H. HALL.

Open for business every business day, except Saturdays, 9 A.M. to 4 P.M.; Saturdays,
9 A.M. to 1 P.M., and 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$2,687 50	Deposits,	\$28,873 17
Loans on real estate,	17,950 00	Interest account,	72 96
Loans to counties, cities or towns (notes),	6,000 00		
Deposits in banks, on interest,	1,146 09		
Cash on hand,	1,162 54		
	\$28,946 13		\$28,946 13

Cash on deposit in Bank:—

First National Bank, Worcester, \$1,146 09

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Boylston Nat'l Bank, Boston,	\$500	\$652 50	\$652 50
12	Faneuil Hall N'l Bank, Boston,	1,200	1,605 00	1,605 00*
5	Tremont Nat'l Bank, Boston,	500	430 00	430 00
		\$2,200	\$2,687 50	\$2,687 50

* This investment in excess of the legal limit will be reduced.

Bay State Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,146 09	per cent.	\$15,450 00	5 per cent.	\$2,500 00	5½ per cent.

Number of loans which are of an amount not exceeding \$3,000 each,	11	
Aggregate amount of the same,		\$17,950 00
Total number of loans upon real estate,	11	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		72 96
Times for the dividends fixed by the by-laws: March 1 and September 1.		
Number of accounts opened during the year ending Oct. 31, 1895,	159	
Number of accounts closed during the year ending Oct. 31, 1895,	1	
Total number of open accounts Oct. 31, 1895,	158	
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		30,914 17
Number of same,	227	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		2,041 00
Number of same,	29	
Date of examination by commissioners: November 14.		

BELMONT SAVINGS BANK—BELMONT.

Incorporated March 5, 1885. Present number of corporators, 46.

J. VARNUM FLETCHER, *President.*

WINTHROP L. CHENERY, *Treasurer.*

THOMAS W. DAVIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. VARNUM FLETCHER,

FREDERIC DODGE,

GUSTAVUS C. HOLT,

J. LUCIUS ELLIS,

J. O. WELLINGTON.

Open for business Wednesdays, 4 to 6 and 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$8,000 00	Deposits,	\$138,202 34
Bank stock as per schedule, .	8,848 37	Guaranty fund, .	1,650 00
Loans on bank stock,	5,000 00	Interest account, .	1,953 12
Railroad bonds as per schedule,	28,237 50	Profit and loss ac-	
Loans on real estate,	81,936 60	count,	469 54
Loans on personal security, .	1,350 00		
Deposits in banks, on interest, .	6,559 09		
Deposit in bank, not on interest, .	2,000 00		
Expense account,	2 75		
Cash on hand,	340 69		
	<u>\$142,275 00</u>		<u>\$142,275 00</u>

Cash on Deposit in Banks, amount in each:—

Faneuil Hall National Bank, Boston,	\$6,559 09
Howard National Bank, Boston,	2,000 00

Loan on Bank Stock:—

On 80 shares Hancock National Bank, Boston,	\$5,000 00*
---	-------------

* Bank notified that this loan, in excess of the legal limit, must be brought within such limit.

Belmont Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	\$5,000	\$5,225 00	\$5,000 00*
Town of Peabody, Mass., 4s, . . .	2,000	2,120 00	2,000 00
of Winchester, Mass., 4s, . .	1,000	1,025 00	1,000 00
	\$8,000	\$8,370 00	\$8,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
14	Blackstone N'l Bank, Boston, .	\$1,400	\$1,400 00	\$1,525 00
24	Faneuil Hall N'l Bank, Boston, .	2,400	3,204 00	3,223 37
3	Freeman's N'l Bank, Boston, .	300	267 00	300 00
10	Howard Nat'l Bank, Boston, .	1,000	940 00	1,100 00
7	Nat'l Exchange Bank, Boston, .	700	875 00	800 00
3	N'l Hide & Leather B'k, Boston, .	300	319 50	300 00
2	Nat'l Webster Bank, Boston, .	200	208 00	200 00
5	South End Nat'l Bank, Boston, .	500	390 00	500 00
10	Third National Bank, Boston, .	1,000	910 00	900 00
		\$7,800	\$8,513 50	\$8,848 37

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$4,000	\$4,135 00	\$4,000 00
Boston & Maine R.R. 4½s,	3,000	3,480 00	3,000 00
Concord & Montreal R.R. 4s, . . .	9,000	9,405 00	9,237 50
Fitchburg R.R. 5s,	5,000	5,396 00	5,000 00
Maine Central R.R. 4½s,	5,000	5,300 00	5,000 00
Upper Coos R.R. 4½s,	2,000	2,120 00	2,000 00
	\$28,000	\$29,836 00	\$28,237 50

Belmont Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,559 09	2 per cent.	\$14,200 00	5½ per cent.	\$40,336 60	6 per cent.
33,750 00	5 "				

Number of loans which are of an amount not exceeding \$3,000 each,	59	
Aggregate amount of the same,		\$69,386 60
Total number of loans upon real estate,	57	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		6,407 04
Times for the dividends fixed by the by-laws: third Wednesday in January and July.		
Rate and amount of each semi-annual dividend { 2 per cent., \$2,217 09 } during the year ending Oct. 31, 1895, { 2 per cent., 2,336 60 }		4,553 69
Number of accounts opened during the year ending Oct. 31, 1895,	70	
Number of accounts closed during the year ending Oct. 31, 1895,	29	
Total number of open accounts Oct. 31, 1895,	615	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		369 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		33,784 67
Number of same,	561	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		16,229 58
Number of same,	202	
Date of examination by commissioners: January 29.		

BENJAMIN FRANKLIN SAVINGS BANK—FRANKLIN.

Incorporated Feb. 1, 1871. Present number of corporators, 39.

DAVIS THAYER, Jr., *President.*

CHARLES W. STEWART, *Treasurer.*

CHARLES L. STEWART, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DAVIS THAYER, Jr.,

JAMES M. FREEMAN,

JOSEPH G. RAY,

C. J. MCKENZIE,

E. P. CHAPMAN,

EDWARD H. SHERMAN.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$12,115 00	Deposits,	\$486,502 04
Bank stock as per schedule, .	40,270 62	Guaranty fund, .	25,000 00
Loans on bank stock, . . .	32,500 00	Interest account, .	16,715 57
Railroad bonds as per schedule, .	42,450 00		
Real estate by foreclosure, . .	21,295 47		
Loans on real estate, . . .	195,542 50		
Loans on personal security, .	177,175 10*		
Deposits in banks, on interest, .	2,868 89		
Deposits in banks, not on interest, .	308 21		
Expense account,	1,179 99		
Bank furniture,	968 68		
Cash on hand,	1,543 15		
	<u>\$528,217 61</u>		<u>\$528,217 61</u>

* This amount, in excess of the legal limit, has since been reduced.

Cash on Deposit in Banks, amount in each:—

Franklin National Bank, Franklin,	\$292 59
Hancock National Bank, Boston,	2,868 89
Maverick National Bank, Boston,	15 62

Loans on Bank Stock, amount on each:—

On 40 shares Producers' National Bank, Woonsocket, R. I.,	\$500 00
On 160 shares Hancock National Bank, Boston,	10,000 00
On 200 shares Fourth National Bank, Boston,	20,000 00†
On 34 shares National Exchange Bank, Providence, R. I.,	2,000 00

† Bank notified that this loan must be brought within the legal limit.

Benjamin Franklin Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s,	\$2,000	\$2,180 00	\$1,815 00*
of Cleveland, Ohio, 5s,	10,000	10,050 00	10,300 00
	\$12,000	\$12,230 00	\$12,115 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Columbian N'l Bank, Boston, .	\$1,400	\$1,400 00	\$1,442 00
5	Continental N'l Bank, Boston,	500	540 00	553 75
70	Eliot National Bank, Boston, .	7,000	9,310 00	9,345 00
30	Hamilton Nat'l Bank, Boston, .	3,000	3,210 00	3,322 50
25	Howard Nat'l Bank, Boston, .	2,500	2,425 00	2,412 50
10	Market Nat'l Bank, Boston, .	1,000	800 00	850 00
27	N'l B'k of Commerce, Boston, .	2,700	2,997 00	3,051 00
15	N'l B'k of No. America, Boston,	1,500	1,581 25	1,708 12
9	N'l Hide & Leather B'k, Boston,	900	954 00	978 75
16	National Revere Bank, Boston,	1,600	1,488 00	1,520 00
8	Shoe & Leather N'l B'k, Boston,	800	728 00	712 00
31	Tremont Nat'l Bank, Boston, .	3,100	2,759 00	2,635 00
23	Washington N'l Bank, Boston,	2,300	2,484 00	2,530 00
75	Franklin N'l Bank, Franklin, .	7,500	8,250 00	8,250 00
12	Wrentham N'l B'k, Wrentham,	840	960 00	960 00
		\$36,640	\$39,886 25	\$40,270 62

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s,	\$10,000	\$11,550 00	\$10,900 00
Fitchburg R.R. 4½s,	10,000	10,300 00	10,075 00
Maine Central R.R. 5s,	10,000	10,800 00	10,775 00
Upper Coos R.R. 4½s,	10,000	10,750 00	10,700 00
	\$40,000	\$43,400 00	\$42,450 00

Benjamin Franklin Savings Bank—Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,868 89	2½ per cent.	\$155,845 00	5 per cent.	\$170,522 60	6 per cent.
77,000 00	4½ “	1,850 00	5½ “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$21,295 47
Assessed value of the same,	21,900 00
Net income received from same during year ending Oct. 31, 1895,	353 50
Number of loans which are of an amount not exceeding \$3,000 each, 275	
Aggregate amount of the same,	181,478 96
Total number of loans upon real estate,	221
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	24,722 21
Times for the dividends fixed by the by-laws: first Monday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$8,837 71 } during the year ending Oct. 31, 1895, { 2 per cent., 8,923 32 }	17,761 03
Number of accounts opened during the year ending Oct. 31, 1895,	279
Number of accounts closed during the year ending Oct. 31, 1895,	195
Total number of open accounts Oct. 31, 1895,	2,062
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	2,283 67
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	97,163 00
Number of same,	1,708
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	93,991 59
Number of same,	1,206
Date of examination by commissioners: January 15.	

BERKSHIRE COUNTY SAVINGS BANK — PITTSFIELD.

Incorporated Feb. 2, 1846. Present number of corporators, 45.

JOSEPH TUCKER, *President.*

ROBERT W. ADAM, *Treasurer.*

WILLIAM L. ADAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM H. SLOAN,

ROBERT W. ADAM,

CHARLES W. KELLOGG,

ALEXANDER KENNEDY,

LEVI A. STEVENS.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$728,500 00	Deposits, . . .	\$3,301,688 70
Bank stock as per schedule, . . .	191,400 00	Guaranty fund, . . .	130,000 00
Loans on bank stock, . . .	14,680 00	Profit and loss account, . . .	18,408 25
Railroad bonds as per schedule, . .	265,000 00		
Real estate (for banking purposes), . . .	105,370 72		
Loans on real estate, . . .	1,863,765 00		
Loans on personal security, . . .	187,650 00		
Loans to counties, cities or towns (notes), . . .	67,450 00		
Deposits in banks, on interest, . .	9,160 76		
Deposits in banks, not on interest, .	12,318 92		
Expense account, . . .	2,992 05		
Cash on hand, . . .	1,809 50		
	<u>\$3,450,096 95</u>		<u>\$3,450,096 95</u>

Cash on Deposit in Banks, amount in each : —

Agricultural National Bank, Pittsfield,	\$6,450 13
Pittsfield National Bank, Pittsfield,	1,978 12
Third National Bank, Pittsfield,	3,890 67
National Revere Bank, Boston,	9,160 76

Loans on Bank Stock, amount on each : —

On 40 shares Housatonic National Bank, Stockbridge,	\$1,800 00
On 9 shares Berkshire Loan & Trust Company, Pittsfield,	750 00
On 4 shares Agricultural National Bank, Pittsfield,	200 00
On 12 shares Agricultural National Bank, Pittsfield,	200 00
On 8 shares Pittsfield National Bank, Pittsfield,	800 00
On 20 shares Pittsfield National Bank, Pittsfield,	2,000 00
On 60 shares Third National Bank, Pittsfield,	6,000 00

Berkshire County Savings Bank — Continued.

On 20 shares Third National Bank, Pittsfield,	\$1,500 00
On 7 shares Lee National Bank, Lee,	580 00
On 6 shares Pittsfield National Bank, Pittsfield,	850 00
On 5 shares Housatonic National Bank, Stockbridge,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s,	\$12,000	\$12,600 00	\$12,000 00*
of Boston, Mass., 4s,	42,000	45,360 00	42,000 00
of Columbus, Ohio, 4s,	50,000	50,500 00	50,000 00*
of Dayton, Ohio, 4s,	90,000	90,000 00	90,000 00*
of East Providence, R. I., 5s,	2,500	2,550 00	2,500 00
of Grand Rapids, Mich., 4½s,	25,000	27,500 00	25,000 00
of Keene, N. H., 4s,	20,000	20,100 00	20,000 00
of Lowell, Mass., 4s,	50,000	52,270 00	50,000 00
of Lynn, Mass., 4s,	25,000	26,625 00	25,000 00
of Milwaukee, Wis., 7s,	5,000	5,100 00	5,000 00
of New Bedford, Mass., 4s,	25,000	25,375 00	25,000 00
of Newton, Mass., 4s,	30,000	31,350 00	30,000 00
of Pawtucket, R. I., 4s,	20,000	20,600 00	20,000 00*
of Peoria, Ill., 4s,	15,000	15,150 00	15,000 00
of Peoria, Ill., 5s,	30,000	31,500 00	30,000 00
of Pittsfield, Mass., 4s,	45,000	46,350 00	45,000 00
of Springfield, Ohio, 6s,	20,000	21,200 00	20,000 00
of Taunton, Mass., 4s,	27,000	27,945 00	27,000 00
Town of Braintree, Mass., 4s,	22,000	23,100 00	22,000 00
of Marlborough, Mass., 4s,	75,000	78,750 00	75,000 00
of Southbridge, Mass., 4s,	30,000	30,300 00	30,000 00
of Spencer, Mass., 4s,	35,000	36,750 00	35,000 00
of West Hartford, Conn., 4s,	18,000	18,270 00	18,000 00
State of New Hampshire 6s,	10,000	10,700 00	10,000 00
United States 6s,	5,000	5,400 00	5,000 00
	\$728,500	\$755,345 00	\$728,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	Atlantic Nat'l Bank, Boston, .	\$4,500	\$5,670 00	\$4,500 00
109	Atlas National Bank, Boston, .	10,900	13,407 00	10,900 00
27	Blackstone N'l Bank, Boston, .	2,700	2,700 00	2,700 00
100	Boston Nat'l Bank, Boston, .	10,000	10,000 00	10,000 00
57	First Nat'l Bank, Boston, .	5,700	13,680 00	5,700 00
32	Howard Nat'l Bank, Boston, .	3,200	3,104 00	3,200 00
125	Merchants' N'l Bank, Boston, .	12,500	20,000 00	12,500 00

Berkshire County Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	N'l B'k of Commerce, Boston,	\$6,000	\$6,660 00	\$6,000 00
100	National Bank of the Commonwealth, Boston, . . .	10,000	13,800 00	10,000 00
100	N'l B'k of the Republic, Boston,	10,000	15,200 00	10,000 00
80	Nat'l Eagle Bank, Boston, . . .	8,000	6,560 00	8,000 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,650 00	2,500 00
120	Nat'l Revere Bank, Boston, . .	12,000	11,040 00	12,000 00
53	Nat'l Webster Bank, Boston, . .	5,300	5,512 00	5,300 00
105	New England N'l B'k, Boston,	10,500	16,695 00	10,500 00
35	North National Bank, Boston,	3,500	3,710 00	3,500 00
70	Second Nat'l Bank, Boston, . .	7,000	12,530 00	7,000 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,200 00	2,000 00
70	First Nat'l Bank, Chicopee, . .	7,000	9,800 00	7,000 00
20	Hadley Falls N'l B'k, Holyoke,	2,000	3,000 00	2,000 00
70	Lee National Bank, Lee, . . .	7,000	9,800 00	7,000 00
31	Adams N'l Bank, No. Adams,	3,100	3,875 00	3,100 00
35	Agricultural N'l B'k, Pittsfield,	3,500	8,750 00	3,500 00
50	Berkshire Loan & Trust Co., Pittsfield,	5,000	6,250 00	5,000 00
60	Pittsfield N'l Bank, Pittsfield,	6,000	9,000 00	6,000 00
50	Third Nat'l Bank, Pittsfield, . .	5,000	10,000 00	5,000 00
10	Agawam N'l B'k, Springfield,	1,000	1,000 00	1,000 00
50	Chapin N'l Bank, Springfield,	5,000	6,750 00	5,000 00
100	Chicopee N'l B'k, Springfield,	10,000	15,800 00	10,000 00
20	First Nat'l Bank, Springfield,	2,000	2,400 00	2,000 00
25	John Hancock National Bank, Springfield,	2,500	3,000 00	2,500 00
50	Springfield N'l B'k, Springfield,	5,000	6,750 00	5,000 00
10	Housatonic National Bank, Stockbridge,	1,000	1,500 00	1,000 00
		\$191,400	\$262,793 00	\$191,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$50,000	\$52,500 00	\$50,000 00
Boston & Maine R.R. 4½s,	75,000	82,500 00	75,000 00
Boston, Winthrop & Shore R.R. 5s, .	20,000	21,400 00	20,000 00
Concord & Montreal R.R. 4s,	25,000	26,000 00	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	35,000	36,000 00	35,000 00
Portland & Rumford Falls R.R. 5s, .	25,000	27,250 00	25,000 00
Vermont & Massachusetts R.R. 5s, .	25,000	26,750 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,150 00	10,000 00
	\$265,000	\$282,550 00	\$265,000 00

Berkshire County Savings Bank — Concluded.

Total Amount of Loans, with each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,160 76 5,000 00	2 per cent. 3½ “	\$62,450 00 100,000 00	4 per cent. 4½ “	\$1,962,695 00 3,400 00	5 per cent. 6 “

Amount invested in real estate for banking purposes,	\$105,370 72
Estimated value of the same,	105,370 72
Assessed value of the same,	55,000 00
Number of loans which are of an amount not exceeding \$3,000 each,	683
Aggregate amount of the same,	856,295 00
Total number of loans upon real estate,	768
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	153,247 48
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$60,113 38 } during the year ending Oct. 31, 1895, { 2 per cent., 61,833 39 }	121,946 77
Number of accounts opened during the year ending Oct. 31, 1895,	1,596
Number of accounts closed during the year ending Oct. 31, 1895,	1,260
Total number of open accounts Oct. 31, 1895,	10,363
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	9,781 35
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	635,182 73
Number of same,	9,046
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	574,689 72
Number of same,	7,354
Date of examination by commissioner: September 17.	

BEVERLY SAVINGS BANK—BEVERLY.

Incorporated Feb. 23, 1867. Present number of corporators, 62.

ROBERT R. ENDICOTT, *President.*

CHARLES H. KILHAM, *Treasurer.*

CHARLES H. KILHAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROBERT R. ENDICOTT,

AUGUSTUS N. CLARK,

SAMUEL J. FOSTER,

GEORGE BUTMAN.

Open for business every business day, 8.30 A.M. to 1.30 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$70,000 00	Deposits,	\$1,880,036 32
Bank stock as per schedule, .	211,510 00	Guaranty fund, .	57,500 00
Loans on bank stock, . . .	27,000 00	Interest account, .	1,748 17
Railroad bonds as per schedule, .	158,000 00	Profit and loss account,	2,700 89
Loans on railroad stock, . .	45,000 00		
Real estate (for banking purposes),	20,000 00		
Real estate by foreclosure, . .	6,087 94		
Loans on real estate,	697,320 62		
Loans on personal security, . .	643,550 00		
Loans to counties, cities or towns (notes),	700 00		
Loans on depositors' books, . .	35 00		
Deposits in banks, not on interest, .	61,131 13		
Expense account,	166 10		
Cash on hand,	1,484 59		
	<u>\$1,941,985 38</u>		<u>\$1,941,985 38</u>

Cash on Deposit in Bank :—

Beverly National Bank, Beverly, \$61,131 13

Loans on Bank Stock, amount on each :—

On 150 shares Hancock National Bank, Boston,	\$10,000 00
On 15 shares Beverly National Bank, Beverly,	} 2,000 00
On 10 shares Gloucester Safe Deposit and Trust Company, Gloucester,	
On 24 shares First National Bank, Salem,	2,000 00
On 270 shares Hancock National Bank, Boston,	13,000 00

Loan on Railroad Stock :—

On 323 shares Boston & Maine R.R., \$45,000 00

Beverly Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Kansas City, Mo., 4½s, .	\$25,000	\$27,750 00	\$25,000 00
Town of Beverly, Mass., 4s, .	35,000	36,440 00	35,000 00
of Winchester, Mass., 4s, .	10,000	10,700 00	10,000 00
	\$70,000	\$74,890 00	\$70,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Beverly Nat'l Bank, Beverly, .	\$20,000	\$28,000 00	\$20,000 00
100	Atlas National Bank, Boston, .	10,000	12,300 00	10,000 00
66	Blackstone N'l Bank, Boston, .	6,600	6,600 00	6,600 00
58	Continental N'l Bank, Boston, .	5,800	6,264 00	5,800 00
75	Freeman's Nat'l Bank, Boston, .	7,500	6,750 00	7,500 00
20	Globe National Bank, Boston, .	2,000	1,700 00	2,000 00
57	Hamilton Nat'l Bank, Boston, .	5,700	6,099 00	5,700 00
80	Howard Nat'l Bank, Boston, .	8,000	7,760 00	8,000 00
100	Massachusetts N'l B'k, Boston, .	10,000	8,500 00	10,000 00
20	Merchants' N'l Bank, Boston, .	2,000	3,200 00	2,000 00
50	N'l B'k of Redemption, Boston, .	5,000	6,050 00	5,000 00
61	N'l B'k of the Republic, Boston, .	6,100	9,272 00	6,100 00
100	National City Bank, Boston, .	10,000	8,100 00	10,000 00
75	National Eagle Bank, Boston, .	7,500	6,225 00	7,500 00
30	Nat'l Exchange Bank, Boston, .	3,000	3,750 00	3,000 00
73	N'l Hide & Leather B'k, Boston, .	7,300	7,738 00	7,300 00
50	National Revere Bank, Boston, .	5,000	4,650 00	5,000 00
33	National Webster B'k, Boston, .	3,300	3,432 00	3,300 00
20	New England N'l B'k, Boston, .	2,000	3,180 00	2,000 00
50	North National Bank, Boston, .	5,000	5,250 00	5,000 00
50	Shawmut Nat'l Bank, Boston, .	5,000	5,500 00	5,000 00
50	Shoe & Leather N'l B'k, Boston, .	5,000	4,550 00	5,000 00
100	Suffolk National Bank, Boston, .	10,000	10,500 00	10,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,450 00	5,000 00
60	Winthrop Nat'l Bank, Boston, .	6,000	7,860 00	6,000 00
50	First National Bank, Lynn, .	5,000	7,000 00	5,000 00
18	N'l Grand Bank, Marblehead, .	1,800	1,988 00	1,800 00
177	Asiatic National Bank, Salem, .	5,310	5,310 00	5,310 00
71	First National Bank, Salem, .	7,100	6,390 00	7,100 00
67	Mercantile Nat'l Bank, Salem, .	6,700	7,236 00	6,700 00
28	Merchants' Nat'l Bank, Salem, .	1,400	1,736 00	1,400 00
87	Nat'l Exchange Bank, Salem, .	8,700	8,700 00	8,700 00
60	Naumkeag Nat'l Bank, Salem, .	6,000	7,200 00	6,000 00
67	Salem National Bank, Salem, .	6,700	7,605 00	6,700 00
		\$211,510	\$230,845 00	\$211,510 00

Beverly Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$10,000	\$10,300 00	\$10,000 00
Boston & Lowell R.R. 5s, . . .	11,000	11,440 00	11,000 00
Dexter & Piscataquis R.R. 4s, . . .	10,000	10,200 00	10,000 00
Eastern R.R. 6s,	2,000	2,400 00	2,000 00
Fitchburg R.R. 4s,	30,000	30,600 00	30,000 00
Fitchburg R.R. 4½s,	20,000	21,500 00	20,000 00
Fitchburg R.R. 5s,	10,000	10,700 00	10,000 00
Maine Central R.R. 4s,	15,000	15,150 00	15,000 00
Upper Coos R.R. 4½s,	25,000	26,250 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	26,000 00	25,000 00
	\$158,000	\$164,540 00	\$158,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$169,500 00	4 per cent.	\$25,000 00	4½ per cent.	\$94,083 47	5½ per cent.
25,000 00	4½ "	65,000 00	4¾ "	1,100 00	5¾ "
100,000 00	4¾ "	175,050 00	5 "	478,372 15	6 "
270,500 00	4½ "	10,000 00	5¼ "		

Amount invested in real estate for banking purposes,	\$20,000 00
Estimated value of the same,	25,000 00
Assessed value of the same,	26,625 00
Net income received from same during year ending Oct. 31, 1895, . . .	509 80
Value, by books, of other real estate held or owned by foreclosure or otherwise,	6,087 94
Assessed value of the same,	4,875 00
Net income received from same during year ending Oct. 31, 1895, . . .	275 90
Number of loans which are of an amount not exceeding \$3,000 each, . .	601
Aggregate amount of the same,	474,998 62
Total number of loans upon real estate,	636
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	87,896 20
Times for the dividends fixed by the by-laws: fourth Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$34,240 54 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 35,178 36 }	69,418 90
Number of accounts opened during the year ending Oct. 31, 1895, . . .	792
Number of accounts closed during the year ending Oct. 31, 1895, . . .	520
Total number of open accounts Oct. 31, 1895,	5,650

Beverly Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$4,063 63
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	411,453 72
Number of same,	4,935
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	348,118 65
Number of same,	4,346
Date of examination by commissioner: March 5.	

BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated April 7, 1854. Present number of corporators, 63.

ALONZO H. EVANS, *President.*

CURTIS C. NICHOLS, *Treasurer.*

EDWARD EDMUNDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALONZO H. EVANS,

A. H. DAVENPORT,

LEANDER BEAL,

WM. R. DUPEE,

SAMUEL A. CARLETON,

WILMOT R. EVANS,

NATHANIEL J. RUST.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, 3 to 5 P.M.
and 6 to 8 P.M. for deposits only.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$3,194,151 50	Deposits,	\$21,707,443 82
Loans on public funds, . .	120,600 00	Guaranty fund, . .	1,082,526 12
Bank stock as per schedule, .	695,300 00	Interest account, . .	36,768 01
Loans on bank stock, . . .	53,600 00	Profit and loss account, . . .	649,599 96
Railroad bonds as per schedule, .	899,685 00	Suspense account, . .	8 73
Loans on railroad bonds, . .	1,500 00	Real estate rents and expenses,	227 39
Loans on railroad stock, . .	87,000 00		
Real estate (for banking purposes),	195,000 00		
Loans on real estate,	9,939,917 83		
Loans on personal security, . .	6,406,150 00		
Loans to counties, cities or towns (notes),	588,700 00		
Deposits in banks, on interest, .	1,252,612 55		
Expense account,	694 48		
Cash on hand,	41,662 67		
	<hr/>		<hr/>
	\$23,476,574 03		\$23,476,574 03

Boston Five Cents Savings Bank—Continued.**Cash on Deposit in Banks, amount in each :—**

First National Bank, Adams,	\$15,000 00
Blackstone National Bank, Boston,	217,541 27
Lincoln National Bank, Boston,	41,433 85
Mechanics' National Bank, Boston,	11,529 49
National Bank of the Commonwealth, Boston,	177,198 52
National Security Bank, Boston,	111,650 78
North National Bank, Boston,	181,370 74
Second National Bank, Boston,	268,543 01
Winthrop National Bank, Boston,	108,344 89
Pocasset National Bank, Fall River,	50,000 00
First National Bank, Salem,	10,000 00
Pynchon National Bank, Springfield,	40,000 00
Citizens' National Bank, Worcester,	20,000 00

Loans on Public Funds, amount on each :—

On \$2,000 United States 4s,	\$2,000 00
On \$2,000 City of Boston, Mass., 5s,	1,600 00
On \$2,000 Town of Winthrop, Mass., 5s,	3,000 00
On \$1,000 Town of Saugus, Mass., 4s,	
On \$15,000 City of Dover, N. H., 4s,	14,000 00
On \$17,000 Bay City, Mich., 4s,	109,000 00
On \$17,000 Coos County, N. H., 4s,	
On \$41,000 City of Holyoke, Mass., 4s,	
On \$5,000 City of Lynn, Mass., 4s,	
On \$3,000 State of Massachusetts 3½s,	
On \$7,000 Town of Medford, Mass., 4s,	
On \$1,000 City of Minneapolis, Minn., 8s,	
On \$7,000 City of Quincy, Mass., 4s,	
On \$1,000 United States 4s,	
On \$7,000 Malden, Mass., 4s,	

Loans on Bank Stock, amount on each :—

On 200 shares City National Bank, Boston,	\$13,000 00
On 25 shares First National Bank, South Weymouth,	2,200 00
On 122 shares Freeman's National Bank, Boston,	8,700 00
On 84 shares Freeman's National Bank, Boston,	6,000 00
On 62 shares National Security Bank, Boston,	6,200 00
On 70 shares Atlas National Bank, Boston,	6,000 00
On 70 shares National Bank of the Commonwealth, Boston,	8,000 00
On 10 shares Boston Safe Deposit and Trust Company, Boston,	
On 37 shares Home National Bank, Brockton,	3,500 00

Loan on Railroad Bonds :—

On \$1,500 Maine Central R.R. 7s,	\$1,500 00
---	------------

Loans on Railroad Stock, amount on each :—

On 20 shares Boston & Maine R.R.,	\$2,000 00
On 100 shares Boston & Maine R.R.,	10,000 00
On 700 shares Boston & Maine R.R.,	75,000 00

Boston Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s, .	\$50,000 00	\$50,500 00	\$50,000 00
of Boston, Mass., 3½s, .	624,000 00	624,000 00	624,000 00
of Boston, Mass., 4s, .	240,000 00	242,400 00	240,000 00
of Boston, Mass., 5s, .	206,151 50	213,961 43	206,151 50
of Brockton, Mass., 4s, .	15,000 00	15,150 00	15,000 00
of Cleveland, Ohio, 4½s, .	219,000 00	221,190 00	219,000 00
of Cleveland, Ohio, 5s, .	200,000 00	206,000 00	200,000 00
of Chelsea, Mass., 4s, .	109,000 00	110,090 00	109,000 00
of Chicago, Ill., 7s, .	5,000 00	5,400 00	5,000 00*
of Chicopee, Mass., 4s, .	22,000 00	22,000 00	22,000 00
of Columbus, Ohio, 4s, .	70,000 00	70,350 00	70,000 00*
of Dayton, Ohio, 6s, .	10,000 00	10,100 00	10,000 00*
of Detroit, Mich., 7s, .	21,000 00	23,520 00	21,000 00
of East Saginaw, Mich., 5s, .	8,000 00	8,160 00	8,000 00
of Fort Wayne, Ind., 6s, .	8,000 00	8,200 00	8,000 00
of Indianapolis, Ind., 4s, .	248,000 00	255,440 00	248,000 00
of Keene, N. H., 4s, .	83,000 00	84,395 00	83,000 00
of Lynn, Mass., 4s, .	91,000 00	91,910 00	91,000 00
of Malden, Mass., 4s, .	10,000 00	10,100 00	10,000 00
of Milwaukee, Wis., 4s, .	62,000 00	63,240 00	62,000 00
of Milwaukee, Wis., 5s, .	246,000 00	258,300 00	246,000 00
of Norwich, Conn., 4s, .	60,000 00	61,500 00	60,000 00
of Salem, Mass., 5s, .	100,000 00	106,000 00	100,000 00
of Somerville, Mass., 5s, .	30,000 00	30,000 00	30,000 00
of So. Norwalk, Conn., 4s, .	29,000 00	29,290 00	29,000 00
Town of Beverly, Mass., 4s, .	21,000 00	21,630 00	21,000 00
of Brookline, Mass., 5s, .	50,000 00	50,500 00	50,000 00
of Danvers, Mass., 5s, .	63,000 00	66,780 00	63,000 00
of No. Attleboro', Mass. (Fire Dist.), 4s, .	72,000 00	73,800 00	72,000 00
of North Easton, Mass. (Village Dist.), 4s, .	47,000 00	47,470 00	47,000 00
of Spencer, Mass., 4s, .	5,000 00	5,150 00	5,000 00
County of Carroll, N. H., 4s, .	25,000 00	25,500 00	25,000 00
Commonwealth of Mass. 3s, .	80,000 00	80,000 00	80,000 00
District of Columbia 5s, .	65,000 00	66,650 00	65,000 00
	\$3,194,151 50	\$3,258,676 43	\$3,194,151 50

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
250	Atlas National Bank, Boston, .	\$25,000	\$30,000 00	\$25,000 00
274	Blackstone N'l Bank, Boston, .	27,400	26,852 00	27,400 00
234	Boston Nat'l Bank, Boston, .	23,400	23,166 00	23,400 00
130	Boylston Nat'l Bank, Boston, .	13,000	16,250 00	13,000 00

Boston Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares		Par Value.	Estimated Market Value.	Amount Invested.
330	Columbian N'l Bank, Boston, .	\$33,000	\$32,670 00	\$33,000 00
100	Continental N'l Bank, Boston, .	10,000	10,600 00	10,000 00
250	First National Bank, Boston, .	25,000	58,000 00	25,000 00
100	Freeman's Nat'l Bank, Boston, .	10,000	8,800 00	10,000 00
350	Globe National Bank, Boston, .	35,000	30,100 00	35,000 00
100	Hamilton Nat'l Bank, Boston, .	10,000	11,000 00	10,000 00
223	Howard Nat'l Bank, Boston, .	22,300	20,739 00	22,300 00
47	Merchants' Nat'l Bank, Boston, .	4,700	7,238 00	4,700 00
168	N'l B'k of Commerce, Boston, .	16,800	18,312 00	16,800 00
280	National Bank of the Commonwealth, Boston, . . .	28,000	35,280 00	28,000 00
108	N'l B'k of Redemption, Boston, .	10,800	12,636 00	10,800 00
150	N'l B'k of the Republic, Boston, .	15,000	22,650 00	15,000 00
202	National City Bank, Boston, .	20,200	15,958 00	20,200 00
100	National Eagle Bank, Boston, .	10,000	8,000 00	10,000 00
101	National Exchange B'k, Boston, .	10,100	12,423 00	10,100 00
325	N'l Hide & Leather B'k, Boston, .	32,500	34,125 00	32,500 00
225	National Revere Bank, Boston, .	22,500	20,250 00	22,500 00
200	Nat'l Rockland Bank, Boston, .	20,000	28,200 00	20,000 00
50	Nat'l Union Bank, Boston, .	5,000	6,550 00	5,000 00
96	Nat'l Webster Bank, Boston, .	9,600	9,120 00	9,600 00
297	North National Bank, Boston, .	29,700	30,888 00	29,700 00
515	Second National Bank, Boston, .	51,500	92,185 00	51,500 00
216	Shawmut Nat'l Bank, Boston, .	21,600	24,408 00	21,600 00
161	State National Bank, Boston, .	16,100	18,032 00	16,100 00
225	Suffolk National Bank, Boston, .	22,500	22,050 00	22,500 00
71	Third National Bank, Boston, .	7,100	6,177 00	7,100 00
395	Tremont Nat'l Bank, Boston, .	39,500	32,390 00	39,500 00
150	Washington N'l B'k, Boston, .	15,000	16,050 00	15,000 00
380	Winthrop Nat'l Bank, Boston, .	38,000	47,500 00	38,000 00
50	First N'l Bank, Marlborough, .	5,000	5,000 00	5,000 00
100	Third Nat'l Bank, Springfield, .	10,000	17,800 00	10,000 00
		\$695,300	\$811,399 00	\$695,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . . .	\$300,000	\$315,000 00	\$300,000 00
Boston, Clinton & Fitchburg R.R. 5s, . . .	6,000	6,120 00	6,000 00
Boston & Maine R.R. 4s. . . .	300,000	300,000 00	300,000 00
Boston & Maine R.R. 4½s,	50,000	52,500 00	50,000 00
Eastern R.R. 6s,	69,685	83,622 00	69,685 00
Manchester & Lawrence R.R. 4s, . . .	174,000	176,610 00	174,000 00
	\$899,685	\$933,852 00	\$899,685 00

Boston Five Cents Savings Bank—Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,117,612 55	2 per cent.	\$5,655,450 00	4 per cent.	\$5,000 00	5½ per cent.
130,000 00	3 "	650,000 00	4½ "	443,700 00	5½ "
60,000 00	3½ "	15,000 00	4½ "	2,500 00	5½ "
300,000 00	3½ "	1,929,000 00	4½ "	439,317 50	5½ "
1,070,000 00	3½ "	170,000 00	4½ "	40,300 00	5½ "
701,000 00	3½ "	2,065,050 00	4½ "	219,734 50	6 "
50,000 00	3½ "	32,500 00	4½ "	34,000 00	6½ "
38,100 00	3½ "	572,400 00	4½ "	12,150 00	6½ "
50,000 00	3½ "	2,637,716 29	5 "	9,549 54	7 "

Amount invested in real estate for banking purposes,	\$195,000 00
Estimated value of the same,	225,000 00
Assessed value of the same,	293,500 00
Number of loans which are of an amount not exceeding \$3,000 each, 492	
Aggregate amount of the same,	917,876 29
Total number of loans upon real estate,	969
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	960,031 29
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$291,686 81 } during the year ending Oct. 31, 1895, . . . { 1¾ per cent., 345,196 08 }	636,882 89
Number of accounts opened during the year ending Oct. 31, 1895,	16,086
Number of accounts closed during the year ending Oct. 31, 1895,	11,148
Total number of open accounts Oct. 31, 1895,	142,232
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	67,570 62
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	5,838,714 08
Number of same,	131,644
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	5,436,230 79
Number of same,	112,823
Date of examination by commissioner: October 29.	

BOSTON PENNY SAVINGS BANK—BOSTON.

Incorporated April 6, 1864. Present number of corporators, 95.

GEORGE W. POPE, *President.*

HENRY R. REYNOLDS, *Treasurer.*

LEWIS M. CLARK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE W. POPE,

JOHN GOLDTHWAIT,

JOHN SWEETSER,

JOHN A. PRAY,

WILLIAM A. RUST,

THOMAS N. HART,

DEXTER N. RICHARDS.

Open for business every business day, 9 A.M. to 3 P.M.; and Saturdays, 5 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$50,000 00	Deposits,	\$1,678,586 91
Bank stock as per schedule, .	80,764 50	Guaranty fund,	56,000 00
Loans on bank stock,	5,500 00	Interest account,	16,290 10
Railroad bonds as per schedule, .	50,000 00		
Real estate (for banking purposes),	115,000 00		
Loans on real estate,	895,719 35		
Loans on personal security,	478,144 73		
Deposits in banks, on interest,	70,737 72		
Expense account,	551 25		
Cash on hand,	4,459 46		
	<u>\$1,750,877 01</u>		<u>\$1,750,877 01</u>

Cash on Deposit in Banks, amount in each :—

Mount Vernon National Bank, Boston,	\$40,737 72
National Bank of the Commonwealth, Boston,	30,000 00

Loans on Bank Stock, amount on each :—

On 5 shares Mechanics' National Bank, Boston,	\$500 00
On 58 shares Fourth National Bank, Boston,	5,000 00

Boston Penny Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Malden, Mass., 4s, . . .	\$50,000	\$54,500 00	\$50,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
42	Atlantic Nat'l Bank, Boston, .	\$4,200	\$5,302 50	\$6,384 00
50	Atlas National Bank, Boston, .	5,000	6,162 50	6,300 00
50	Boston National Bank, Boston, .	5,000	5,031 25	6,050 00
150	Everett National Bank, Boston, .	15,000	12,787 50	15,000 00
50	Howard Nat'l Bank, Boston, .	5,000	4,700 00	6,250 00
50	Manufacturers' N'l B'k, Boston, .	5,000	5,037 50	5,325 00
25	Merchants' N'l Bank, Boston, .	2,500	4,006 25	3,600 00
37	N'l B'k of Commerce, Boston, .	3,700	4,144 00	4,662 00
50	N'l B'k of No. America, Boston, .	5,000	5,300 00	5,525 00
100	N'l Hide & Leather B'k, Boston, .	10,000	10,625 00	11,550 00
32	Nat'l Webster Bank, Boston, .	3,200	3,328 00	3,632 00
11	State National Bank, Boston, .	1,100	1,243 00	1,402 50
41	Tremont Nat'l Bank, Boston, .	4,100	3,649 00	5,084 00
		\$68,800	\$71,316 50	\$80,764 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R R. 4s, . . .	\$50,000	\$52,625 00	\$50,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$30,000 00	2 per cent.	\$50,000 00	4½ per cent.	\$111,100 00	5½ per cent.
40,737 72	2½ " "	297,900 00	4½ " "	98,444 73	6 " "
145,000 00	4 " "	673,919 35	5 " "	3,000 00	7 " "

Boston Penny Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$115,000 00
Estimated value of the same,	100,000 00
Assessed value of the same,	82,000 00
Net income received from same during year ending Oct. 31, 1895, . . .	3,898 87
Number of loans which are of an amount not exceeding \$3,000 each, . . 69	
Aggregate amount of the same,	120,719 35
Total number of loans upon real estate,	177
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	79,001 18
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$30,055 75 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 30,847 88 }	60,903 63
Number of accounts opened during the year ending Oct. 31, 1895, . . .	1,397
Number of accounts closed during the year ending Oct. 31, 1895, . . .	1,240
Total number of open accounts Oct. 31, 1895,	7,462
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	7,877 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	412,995 97
Number of same,	10,137
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	366,781 39
Number of same,	6,673
Date of examination by commissioner: January 17.	

BRAINTREE SAVINGS BANK—SOUTH BRAINTREE.

Incorporated March 21, 1870. Present number of corporators, 44.

BENJAMIN F. DYER, *President.*

C. H. HOBART, *Treasurer.*

C. H. HOBART, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

BENJAMIN F. DYER,

N. H. HUNT,

P. D. HOLBROOK.

Open for business every business day, 8 A.M. to 6 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$19,000 00	Deposits,	\$230,411 14
Bank stock as per schedule, .	30,500 00	Guaranty fund, . .	6,460 87
Railroad bonds as per schedule, .	55,000 00	Interest account, .	8,660 73
Loans on real estate,	132,043 00	Premium,	110 00
Loans on personal security, . .	350 00		
Deposit in bank, on interest, .	7,876 37		
Expense account,	111 90		
Cash on hand,	761 47		
	<u>\$245,642 74</u>		<u>\$245,642 74</u>

Cash on Deposit in Bank.—

Shawmut National Bank, Boston, \$7,876 37

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of New Bedford, Mass., 5s, .	\$3,000	\$3,165 00	\$3,000 00
of Worcester, Mass., 4½s, .	2,000	2,160 00	2,000 00
Town of Braintree, Mass., 4s, .	5,000	5,250 00	5,000 00
of Brookline, Mass., 5s, .	3,000	3,150 00	3,000 00
of Chatham, Mass., 4½s, .	1,000	1,040 00	1,000 00
County of Aroostook, Me., 4½s, .	5,000	5,250 00	5,000 00*
	<u>\$19,000</u>	<u>\$20,015 00</u>	<u>\$19,000 00</u>

* A legal investment when made.

Braintree Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Blackstone N'l Bank, Boston,	\$2,000	\$1,995 00	\$2,000 00
18	Freeman's Nat'l Bank, Boston,	1,800	1,800 00	1,800 00
5	Globe National Bank, Boston,	500	425 00	500 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,000 00	2,000 00
7	Merchants' Nat'l Bank, Boston,	700	1,085 00	700 00
28	Mt. Vernon N'l Bank, Boston,	2,800	3,192 00	2,800 00
10	N'l B'k of No. America, Boston,	1,000	1,067 50	1,000 00
8	Nat'l Exchange Bank, Boston, .	800	1,000 00	800 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,062 50	1,000 00
45	Shawmut Nat'l Bank, Boston, .	4,500	4,950 00	4,500 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,275 00	2,500 00
15	State National Bank, Boston, .	1,500	1,680 00	1,500 00
34	Tremont Nat'l Bank, Boston, .	3,400	3,026 00	3,400 00
8	Winthrop Nat'l Bank, Boston,	800	1,048 00	800 00
25	Brockton N'l Bank, Brockton, .	2,500	2,875 00	2,500 00
16	Union Market National Bank, Watertown,	1,600	2,000 00	1,600 00
11	Union Nat'l Bank, Weymouth,	1,100	1,210 00	1,100 00
		\$30,500	\$32,691 00	\$30,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$5,000	\$5,215 00	\$5,000 00
Fitchburg R.R. 4½s,	2,000	2,020 00	2,000 00
Fitchburg R.R. 5s,	3,000	3,200 00	3,000 00
Maine Central R.R. 4s,	2,000	2,020 00	2,000 00
Maine Central R.R. 4½s,	3,000	3,240 00	3,000 00
Newport & Richford R.R. 5s,	5,000	5,250 00	5,000 00*
N. Y. & N. E. R.R. (terminal) 4s, .	5,000	5,500 00	5,000 00
Old Colony R.R. 4s,	10,000	10,700 00	10,000 00
Portland & Ogdensburg R.R., 6s, .	5,000	5,450 00	5,000 00
Upper Coos R.R. 4½s,	5,000	5,400 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,350 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,200 00	5,000 00
	\$55,000	\$58,545 00	\$55,000 00

* A legal investment when made.

Braintree Savings Bank—Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,876 37 53,300 00	2½ per cent. 5 “	\$3,200 00 74,493 00	5½ per cent. 6 “	\$1,400 00	7 per cent.

Number of loans which are of an amount not exceeding \$3,000 each,	122	
Aggregate amount of the same,		\$117,193 00
Total number of loans upon real estate,	125	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		10,767 47
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$4,121 33 } during the year ending Oct. 31, 1895, { 2 per cent., 4,169 13 }		8,290 46
Number of accounts opened during the year ending Oct. 31, 1895,	157	
Number of accounts closed during the year ending Oct. 31, 1895,	99	
Total number of open accounts Oct. 31, 1895,	816	
Total expenses of the corporation for the year ending Oct. 31, 1895 (ex- clusive of taxes),		837 16
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		55,877 15
Number of same,	915	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		50,203 18
Number of same,	677	
Date of examination by commissioner: March 5.		

BRIDGEWATER SAVINGS BANK — BRIDGEWATER.

Incorporated March 19, 1872. Present number of corporators, 21.

SPENCER LEONARD, *President*.

SAMUEL P. GATES, *Treasurer*.

GEORGE M. HOOPER, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

LAFAYETTE KEITH,

SAMUEL P. GATES,

CHARLES K. PRATT,

HOSEA KINGMAN.

Open for business every business day, 7.30 A.M. to 12.30 P.M.; 1.30 P.M. to 6 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$65,000 00	Deposits,	\$516,236 29
Bank stock as per schedule, .	59,176 75	Guaranty fund, .	24,500 00
Loans on bank stock,	500 00	Interest account, .	1,263 81
Railroad bonds as per schedule,	86,000 00	Profit and loss ac-	
Loans on railroad stock, . . .	250 00	count,	863 69
Real estate (for banking pur-		Suspense account, .	56 00
poses),	5,450 00		
Real estate by foreclosure, . .	10,000 00		
Loans on real estate,	217,600 13		
Loans on personal security, .	85,235 79		
Loans on depositors' books, .	270 00		
Deposits in banks, not on interest,	35 03		
Expense account,	124 49		
Cash on hand,	13,277 60		
	<u>\$542,919 79</u>		<u>\$542,919 79</u>

Cash on Deposit in Bank :—

First National Bank, Boston, \$35 03

Loan on Bank Stock :—

On 5 shares Wachusett National Bank, Fitchburg, \$500 00

Loan on Railroad Stock :—

On 2 shares Old Colony R.R., \$250 00*

* The bank has been notified that this illegal loan must be eliminated from its assets.

Bridgewater Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, . .	\$5,000	\$5,750 00	\$5,000 00
of Chicago, Ill., 4s, . . .	5,000	5,250 00	5,000 00*
of Cleveland, Ohio, 5s, . .	5,000	5,450 00	5,000 00
of Dayton, Ohio, 5s, . . .	5,000	5,650 00	5,000 00*
of Fall River, Mass., 6s, . .	4,000	4,860 00	4,000 00
of Grand Rapids, Mich., 5s, .	5,000	5,025 00	5,000 00
of Kansas City, Mo., 4½s, . .	5,000	5,500 00	5,000 00
of Lewiston, Me., 5s, . . .	5,000	5,900 00	5,000 00
of Milwaukee, Wis., 5s, . .	15,000	17,260 00	15,000 00
of Saginaw, Mich., 5s, . . .	1,000	1,080 00	1,000 00
of Springfield, Ohio, 5s, . .	5,000	5,750 00	5,000 00
County of Aroostook, Me., 4½s, .	5,000	5,250 00	5,000 00*
	\$65,000	\$72,725 00	\$65,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Abington N'l Bank, Abington,	\$1,300	\$1,560 00	\$1,300 00
50	Blackstone N'l Bank, Boston, .	5,000	4,987 50	5,000 00
44	Boylston Nat'l Bank, Boston, .	4,400	5,764 00	5,546 75
10	Faneuil Hall N'l Bank, Boston,	1,000	1,330 00	1,000 00
40	Fourth National Bank, Boston,	4,000	4,800 00	4,000 00
20	Freeman's Nat'l Bank, Boston,	2,000	1,800 00	2,000 00
10	Globe National Bank, Boston,	1,000	850 00	1,000 00
20	Howard Nat'l Bank, Boston, .	2,000	1,940 00	2,000 00
10	Merchants' N'l Bank, Boston,	1,000	1,550 00	1,000 00
30	N'l B'k of No. America, Boston,	3,000	3,202 50	3,000 00
30	N'l B'k of Redemption, Boston,	3,000	3,630 00	3,000 00
20	National Eagle Bank, Boston,	2,000	1,655 00	2,000 00
6	National Security B'k, Boston,	600	1,380 00	600 00
20	Nat'l Rockland Bank, Boston,	2,000	2,840 00	2,770 00
30	North National Bank, Boston,	3,000	3,150 00	4,320 00
24	Shawmut Nat'l Bank, Boston,	2,400	2,640 00	2,400 00
10	South End Nat'l Bank, Boston,	1,000	750 00	1,000 00
30	State National Bank, Boston, .	3,000	3,360 00	4,020 00
10	Washington N'l Bank, Boston,	1,000	1,080 00	1,000 00
30	Brockton N'l Bank, Brockton,	3,000	3,450 00	3,000 00
22	Home Nat'l Bank, Brockton, .	2,200	4,180 00	2,200 00
25	Blue Hill Nat'l Bank, Milton,	2,500	2,775 00	2,500 00
8	Plymouth N'l B'k, Plymouth, .	800	920 00	920 00
36	Bristol Co. N'l Bank, Taunton,	3,600	4,680 00	3,600 00
		\$54,800	\$64,274 00	\$59,176 75

Bridgewater Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s,	\$10,000	\$11,550 00	\$10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	3,000	3,090 00	3,000 00
Fitchburg R.R. 4s,	5,000	5,025 00	5,000 00
Fitchburg R.R. 4½s,	4,000	4,300 00	4,000 00
Fitchburg R.R. 5s,	11,000	11,605 00	11,000 00
Fitchburg R.R. 6s,	5,000	5,150 00	5,000 00
Maine Central R.R. 7s,	20,000	27,200 00	20,000 00
Old Colony R.R. 4s,	10,000	10,700 00	10,000 00
Old Colony R.R. 4½s,	5,000	5,225 00	5,000 00
Old Colony R.R. 6s,	3,000	3,090 00	3,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,450 00	5,000 00
Upper Coos R.R. 4½s,	5,000	5,400 00	5,000 00
	\$86,000	\$97,785 00	\$86,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$265 79	0 per cent.	\$103,200 00	5 per cent.	\$1,300 00	7 per cent.
18,000 00	4½ “	11,100 00	5½ “	200 00	8 “
10,000 00	4¾ “	159,790 13	6 “		

Amount invested in real estate for banking purposes,	\$5,450 00
Estimated value of the same,	5,450 00
Assessed value of the same,	6,000 00
Net income received from same during year ending Oct. 31, 1895,	124 04
Value, by books, of other real estate held or owned by foreclosure or otherwise,	10,000 00
Assessed value of the same,	5,300 00
Number of loans which are of an amount not exceeding \$3,000 each, . . 187	
Aggregate amount of the same,	163,855 92
Total number of loans upon real estate,	159
Amount of investments from which no income is received,	465 79
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	28,009 54
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,514 19 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 9,797 63 }	19,311 82
Number of accounts opened during the year ending Oct. 31, 1895, . . 212	
Number of accounts closed during the year ending Oct. 31, 1895, . . 115	
Total number of open accounts Oct. 31, 1895,	1,747

Bridgewater Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$2,078 41
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	105,346 04
Number of same,	1,274
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	103,142 30
Number of same,	1,389
Date of examination by commissioner: May 7.	

BRIGHTON FIVE CENTS SAVINGS BANK—(Ward 25), BOSTON.

Incorporated March 28, 1861. Present number of corporators, 108.

N. WARREN SANBORN, *President.*

GEORGE E. BROCK, *Treasurer.*

GEORGE E. BROCK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

N. W. SANBORN,

BENJ. M. FISKE,

G. A. FULLER,

W. F. WARREN,

F. G. NEWHALL.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 12 M., and for deposits only, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$57,287 50	Deposits,	\$598,613 44
Bank stock as per schedule, .	35,635 00	Guaranty fund, .	14,800 00
Railroad bonds as per schedule, .	144,577 50	Interest account, .	10,326 95
Loans on real estate,	371,105 00	Profit and loss account,	4,714 47
Loans on personal security, . .	17,000 00	Uncompleted mortgage loans, . . .	17,800 00
Deposits in banks, on interest, .	17,484 23		
Expense account,	746 78		
Furniture and fixtures,	500 00		
Cash on hand,	1,918 85		
	<hr/> \$646,254 86		<hr/> \$646,254 86

Cash on Deposit in Bank :—

National Market Bank of Brighton, Boston, \$17,484 23

Brighton Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$5,000	\$5,550 00	\$5,000 00
of Bridgeport, Conn., 4s, . . .	5,000	5,325 00	5,000 00
of Brockton, Mass., 4s, . . .	8,000	8,080 00	8,080 00
of Chelsea, Mass., 4s, . . .	2,000	2,125 00	2,000 00
of Chicago, Ill., 4s, . . .	10,000	10,400 00	10,000 00*
of Cleveland, Ohio, 5s, . . .	3,000	3,330 00	3,000 00
of Cleveland, Ohio, 6s, . . .	4,000	4,100 00	4,145 00
of Everett, Mass., 4s, . . .	5,000	5,350 00	5,000 00
of Lynn, Mass., 4s, . . .	6,000	6,240 00	6,000 00
Town of Winchester, Mass., 4s, . . .	4,000	4,057 50	4,062 50
County of Aroostook, Me., 4½s, . . .	5,000	5,475 00	5,000 00*
	\$57,000	\$60,032 50	\$57,287 50

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Blackstone N'l Bank, Boston, . .	\$800	\$800 00	\$800 00
12	Boylston Nat'l Bank, Boston, . .	1,200	1,563 00	1,200 00
5	Central Nat'l Bank, Boston, . .	500	650 00	500 00
10	Columbian N'l Bank, Boston, . .	1,000	1,000 00	1,000 00
15	Eliot National Bank, Boston, . .	1,500	2,028 75	1,500 00
19	Everett Nat'l Bank, Boston, . .	1,900	1,529 50	1,900 00
23	Freeman's N'l Bank, Boston, . .	2,300	2,075 75	2,300 00
10	Howard Nat'l Bank, Boston, . .	1,000	970 00	1,000 00
25	Lincoln Nat'l Bank, Boston, . .	2,500	1,949 75	2,500 00
10	Merchants' N'l Bank, Boston, . .	1,000	1,600 00	1,000 00
30	Metropolitan N'l B'k, Boston, . .	3,000	2,775 00	3,000 00
15	N'l Hide & Leather B'k, Boston, . .	1,500	1,575 00	1,500 00
30	N'l Market Bank, Brighton, . .	3,000	2,872 50	3,000 00
5	Nat'l Revere Bank, Boston, . .	500	468 75	500 00
18	Old Boston N'l Bank, Boston, . .	1,800	1,966 50	1,800 00
21	Shawmut N'l Bank, Boston, . .	2,100	2,394 00	2,100 00
13	Shoe & Leather N'l B'k, Boston, . .	1,300	1,173 25	1,300 00
10	State National Bank, Boston, . .	1,000	1,107 50	1,000 00
10	Suffolk Nat'l Bank, Boston, . .	1,000	1,020 00	1,000 00
22	Third Nat'l Bank, Boston, . .	2,200	1,958 00	2,035 00
25	Tremont Nat'l Bank, Boston, . .	2,500	2,143 75	2,500 00
13	Nat'l Webster Bank, Boston, . .	1,300	1,309 75	1,300 00
5	First National Bank, Lynn, . .	500	625 00	500 00
4	Union Market N'l B'k, Water- town,	400	400 00	400 00
		\$35,800	\$35,955 75	\$35,635 00

Brighton Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$10,000	\$10,600 00	\$10,625 00
Boston & Lowell R.R. 4s, . . .	20,000	21,250 00	20,000 00
Boston & Maine R.R. 4s, . . .	7,000	7,350 00	7,000 00
Boston, Winthrop & Shore R.R. 5s,	3,000	3,330 00	3,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,400 00	10,197 50
Fitchburg R.R. 4s,	4,000	4,030 00	3,990 00
Fitchburg R.R. 4½s,	4,000	4,300 00	4,000 00
Fitchburg R.R. 5s,	13,000	14,070 00	13,000 00
Fitchburg R.R. 6s,	3,000	3,120 00	3,095 00
Leeds & Farmington R.R. 6s,	4,000	4,060 00	4,060 00
Maine Central R.R. 4s,	16,000	16,160 00	16,110 00
Maine Central R.R. 5s,	1,500	1,695 00	1,500 00
Maine Central R.R. 7s,	11,000	13,625 00	11,000 00
N. Y., Providence & Boston R.R. 7s,	3,000	3,240 00	3,000 00
Old Colony R.R. 4s,	9,000	9,707 50	9,000 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,450 00	5,000 00
Portsmouth, Gt. Falls & Conway R.R. 4½s,	10,000	11,550 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	12,100 00	10,000 00
	\$143,500	\$156,037 50	\$144,577 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,484 23	2 per cent.	\$32,400 00	5½ per cent.	\$100 00	8 per cent.
182,500 00	5 “	173,105 00	6 “		

Number of loans which are of an amount not exceeding \$3,000 each, . 123
 Aggregate amount of the same, \$187,305 00
 Total number of loans upon real estate, 153
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1895, 29,745 58
 Times for the dividends fixed by the by-laws: first Saturday in January
 and July.
 Rate and amount of each semi-annual dividend { 2 per cent., \$9,559 99 }
 during the year ending Oct. 31, 1895, . . { 2 per cent., 10,413 38 } 19,973 37
 Number of accounts opened during the year ending Oct. 31, 1895, . 554
 Number of accounts closed during the year ending Oct. 31, 1895, . 241
 Total number of open accounts Oct. 31, 1895, 2,909

Brighton Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$2,459 87
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	184,088 31
Number of same,	3,928
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	121,617 39
Number of same,	2,134
Date of examination by commissioner: March 21.	

BRISTOL COUNTY SAVINGS BANK — TAUNTON.

Incorporated March 2, 1846. Present number of corporators, 83.

JOSEPH E. WILBAR, *President.*

ALFRED C. PLACE, *Treasurer.*

ALFRED C. PLACE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH E. WILBAR,

ZACCHEUS SHERMAN,

WILLIAM H. FOX,

EZRA DAVOL,

SILAS D. PRESBRY.

Open for business every business day, except Saturdays, 9 A.M. to 1 P.M.; Saturdays, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$1,215,000 00	Deposits,	\$4,221,638 73
Bank stock as per schedule, .	352,500 00	Guaranty fund, .	186,300 00
Loans on bank stock,	1,225 00	Interest account, .	24,452 09
Railroad bonds as per schedule, .	570,000 00	Profit and loss account,	2,268 71
Loans on railroad bonds,	50,000 00		
Real estate (for banking purposes),	25,000 00		
Real estate by foreclosure,	4,600 00		
Loans on real estate,	1,172,905 00		
Loans on personal security,	690,550 00		
Loans to counties, cities or towns (notes),	211,200 00		
Loans on depositors' books,	65 00		
Deposits in banks, on interest, . .	129,204 63		
Expense account,	624 46		
Cash on hand,	11,785 44		
	<hr/>		<hr/>
	\$4,434,659 53		\$4,434,659 53

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	\$11,593 79
National Exchange Bank, Boston,	24,343 08
Holyoke National Bank, Holyoke,	10,000 00
Pynchon National Bank, Springfield,	50,000 00
Bristol County National Bank, Taunton,	33,267 76

Bristol County Savings Bank—Continued.

Loans on Bank Stock, amount on each:—

On 5 shares Merchants' National Bank, New Bedford,	}	\$1,000 00
On 5 shares First National Bank, New Bedford,	.	.	.	.
On 3 shares National Bank of Commerce, New Bedford,	.	.	.	.
On 2 shares Mechanics' National Bank, New Bedford,	.	.	.	.
On 9 shares Bristol County National Bank, Taunton,		225 00

Loan on Railroad Bonds:—

On \$16,000 Boston & Maine R.R. 4½s,	}	\$50,000 00
On \$10,000 New Britain, Conn., 4s,	.	.	.	.	.
On \$25,000 Allegheny, Pa., 4s,	.	.	.	.	.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$50,000	\$51,000 00	\$50,000 00
of Brockton, Mass., 4s,	30,000	} 51,800 00	{ 30,000 00
of Brockton, Mass., 5s,	20,000		
of Chelsea, Mass., 4s,	50,000	51,500 00	50,000 00
of Chicago, Ill., 4s,	100,000	101,500 00	100,000 00*
of Cleveland, Ohio, 4s,	50,000	50,500 00	50,000 00
of Columbus, Ohio, 4s,	50,000	50,000 00	50,000 00*
of Dayton, Ohio, 4s,	20,000	20,000 00	20,000 00*
of Detroit, Mich., 4s,	50,000	54,000 00	50,000 00
of Dover, N. H., 6s,	10,000	10,100 00	10,000 00
of Gloucester, Mass., 4s,	25,000	25,500 00	25,000 00
of Holyoke, Mass., 4s,	50,000	51,000 00	50,000 00
of Haverhill, Mass., 4s,	50,000	52,500 00	50,000 00
of Kansas City, Mo., 4s,	25,000	25,250 00	25,000 00
of Lynn, Mass., 4s,	20,000	20,400 00	20,000 00
of Malden, Mass., 4s,	50,000	51,000 00	50,000 00
of Manchester, N. H., 4s,	25,000	25,750 00	25,000 00
of Minneapolis, Minn., 4s,	25,000	26,000 00	25,000 00
of New Bedford, Mass., 4s,	35,000	} 52,500 00	{ 35,000 00
of New Bedford, Mass., 5s,	15,000		
of New London, Conn., 4s,	30,000	30,600 00	30,000 00
of Newport, R. I., 4s,	10,000	10,100 00	10,000 00
of Newton, Mass., 4s,	50,000	52,500 00	50,000 00
of Pawtucket, R. I., 4s,	20,000	20,000 00	20,000 00*
of Providence, R. I., 5s,	50,000	52,900 00	50,000 00
of Somerville, Mass., 4s,	20,000	20,200 00	20,000 00
of Springfield, Ohio, 4½s,	20,000	21,200 00	20,000 00
of Taunton, Mass., 4s,	95,000	96,800 00	95,000 00
of Woonsocket, R. I., 4s,	50,000	50,500 00	50,000 00
Town of Cranston, R. I., 4s,	50,000	50,500 00	50,000 00
of Rockland, Mass., 4s,	20,000	20,400 00	20,000 00
United States 4s,	50,000	60,500 00	50,000 00
	\$1,215,000	\$1,256,500 00	\$1,215,000 00

* Legal investments when made.

Bristol County Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$12,500 00	\$10,000 00
100	Atlas National Bank, Boston, .	10,000	12,200 00	10,000 00
100	Boston Nat'l Bank, Boston, .	10,000	10,000 00	10,000 00
50	Boylston Nat'l Bank, Boston, .	5,000	6,500 00	5,000 00
50	Columbian N'l Bank, Boston, .	5,000	5,000 00	5,000 00
25	Eliot National Bank, Boston, .	2,500	3,300 00	2,500 00
100	Everett Nat'l Bank, Boston, .	10,000	8,000 00	10,000 00
100	Faneuil Hall N'l Bank, Boston, .	10,000	13,200 00	10,000 00
100	First National Bank, Boston, .	10,000	23,000 00	20,000 00
50	Freeman's Nat'l Bank, Boston, .	5,000	4,500 00	5,000 00
100	Hamilton Nat'l Bank, Boston, .	10,000	10,700 00	10,000 00
100	Howard Nat'l Bank, Boston, .	10,000	9,700 00	10,000 00
100	Metropolitan N'l B'k, Boston, .	10,000	9,300 00	10,000 00
150	Merchants' N'l Bank, Boston, .	15,000	23,200 00	23,000 00
50	Mt. Vernon Nat'l Bank, Boston, .	5,000	5,600 00	5,000 00
100	N'l B'k of Commerce, Boston, .	10,000	11,000 00	10,000 00
50	N'l B'k of No. America, Boston, .	5,000	5,300 00	5,000 00
100	N'l B'k of Redemption, Boston, .	10,000	12,000 00	10,000 00
100	N'l B'k of the Republic, Boston, .	10,000	15,000 00	10,000 00
100	National Eagle Bank, Boston, .	10,000	8,200 00	10,000 00
100	Nat'l Exchange Bank, Boston, .	10,000	12,400 00	10,000 00
100	N'l Hide & Leather B'k, Boston, .	10,000	10,600 00	10,000 00
50	Nat'l Rockland Bank, Boston, .	5,000	7,000 00	5,000 00
100	National Union Bank, Boston, .	10,000	13,300 00	10,000 00
100	North National Bank, Boston, .	10,000	10,500 00	10,000 00
100	People's Nat'l Bank, Boston, .	10,000	15,000 00	10,000 00
100	Second National Bank, Boston, .	10,000	17,500 00	15,000 00
50	Shawmut Nat'l Bank, Boston, .	5,000	5,500 00	5,000 00
100	State National Bank, Boston, .	10,000	11,200 00	10,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,100 00	5,000 00
100	Washington N'l Bank, Boston, .	10,000	10,800 00	10,000 00
50	First National Bank, Chelsea, .	5,000	5,300 00	5,000 00
100	Bristol Co. N'l Bank, Taunton, .	10,000	12,500 00	10,000 00
150	Machinists' N'l Bank, Taunton, .	15,000	23,200 00	22,000 00
150	Taunton Nat'l Bank, Taunton, .	15,000	21,700 00	15,000 00
100	Third Nat'l Bank, Springfield, .	10,000	18,000 00	10,000 00
		\$322,500	\$406,800 00	\$352,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$50,000	\$55,000 00	\$50,000 00
Boston & Lowell R.R. 4s,	50,000	50,000 00	50,000 00
Boston & Maine R.R. 4s,	50,000	51,000 00	50,000 00

Bristol County Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s, . . .	\$50,000	\$52,000 00	\$50,000 00
Boston, Revere Beach & Lynn R.R. 6s,	15,000	15,100 00	15,000 00
Concord & Montreal R.R. 4s, . . .	50,000	51,000 00	50,000 00
Fitchburg R.R. 5s,	60,000	63,400 00	60,000 00
Maine Central R.R. 4½s,	25,000	26,000 00	25,000 00
Old Colony R.R. 4s,	150,000	157,500 00	150,000 00
Vermont & Massachusetts R.R. 5s, .	20,000	21,000 00	20,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	50,000 00	50,000 00
	\$570,000	\$592,000 00	\$570,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$33,267 76	1½ per cent.	\$213,000 00	4 per cent.	\$196,575 00	5 per cent.
35,936 87	2 “	100,000 00	4½ “	2,900 00	5½ “
10,000 00	3 “	425,100 00	4½ “	91,200 00	5½ “
70,000 00	3½ “	275,680 00	4½ “	715,490 00	6 “
60,000 00	3¾ “	26,000 00	4¾ “		

Amount invested in real estate for banking purposes,	\$25,000 00
Estimated value of the same,	30,000 00
Assessed value of the same,	30,200 00
Net income received from same during year ending Oct. 31, 1895, . . .	750 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	4,600 00
Assessed value of the same,	4,000 00
Net income received from same during year ending Oct. 31, 1895, . . .	135 00
Number of loans which are of an amount not exceeding \$3,000 each, .	723
Aggregate amount of the same,	593,140 00
Total number of loans upon real estate,	752
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	198,817 40
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$79,471 71 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 80,961 12 }	160,432 83
Number of accounts opened during the year ending Oct. 31, 1895, . . .	1,261
Number of accounts closed during the year ending Oct. 31, 1895, . . .	978
Total number of open accounts Oct. 31, 1895,	10,618

Bristol County Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$8,415 83
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	605,451 88
Number of same,	7,767
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	622,262 74
Number of same,	7,433
Date of examination by commissioners: June 3.	

BROADWAY SAVINGS BANK—LAWRENCE.

Incorporated March 9, 1872. Present number of corporators, 24.

ALFRED A. LAMPREY, *President.*

GILBERT E. HOOD, *Treasurer.*

GILBERT E. HOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. A. LAMPREY, WILLIAM P. CLARK,
WM. F. RUTTER, A. A. CURRIER,
J. W. HIGGINS.

Open for business every business day, except Saturdays, 9 A.M. to 1 P.M.; Saturdays,
9 A.M. to 12 M. and 2 P.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$197,000 00	Deposits, . . .	\$1,467,731 32
Bank stock as per schedule, .	130,800 00	Guaranty fund, .	50,600 00
Loans on bank stock, . . .	66,400 00	Interest account, .	27,399 24
Railroad bonds as per schedule, .	246,000 00	Profit and loss account, . . .	20,627 83
Loans on railroad stock, . .	18,000 00		
Loans on real estate, . . .	529,648 00		
Loans on personal security, .	337,750 00		
Loans on depositors' books, .	500 00		
Deposits in banks, on interest, .	39,352 35		
Cash on hand,	908 04		
	<u>\$1,566,358 39</u>		<u>\$1,566,358 39</u>

Cash on Deposit in Bank:—

Lawrence National Bank, Lawrence, \$39,352 35

Loans on Bank Stock, amount on each:—

On 134 shares Bay State National Bank, Lawrence,	\$10,000 00
On 50 shares Arlington National Bank, Lawrence,	3,500 00
On 33 shares Arlington National Bank, Lawrence,	} 4,500 00
On 12 shares Lawrence National Bank, Lawrence,	
On 200 shares Broadway National Bank, Boston,	20,000 00
On 30 shares Pacific National Bank, Lawrence,	3,000 00
On 100 shares Fourth National Bank, Boston,	9,400 00

Broadway Savings Bank — Continued.

On 150 shares Hancock National Bank, Boston,	\$10,000 00
On 29 shares Lawrence National Bank, Lawrence,	1,500 00
On 15 shares Lawrence National Bank, Lawrence,	500 00
On 10 shares Somerville National Bank, Somerville,	} 3,500 00
On 25 shares Welden National Bank, St. Albans, Vt.,	
On 10 shares Bay State National Bank, Lawrence,	500 00

Loan on Railroad Stock:—

On 152 shares Boston & Maine R.R.,	\$18,000 00
--	-------------

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 8s,	\$1,000	\$1,035 00	\$1,000 00
of Chicago, Ill., 4s,	25,000	26,000 00	25,000 00*
of Concord, N. H., 4s,	25,000	26,500 00	25,000 00
of East Providence, R. I., 4s,	65,000	65,650 00	65,000 00
of Lynn, Mass., 4s,	15,000	16,500 00	15,000 00
of Marlborough, Mass., 4s,	5,000	5,200 00	5,000 00
of Peoria, Ill., 4½s,	24,000	25,050 00	24,000 00
Town of Ft. Fairfield, Me., 4½s,	14,000	14,350 00	14,000 00
of Methuen, Mass., 4s,	10,000	10,400 00	10,000 00
of Rockport, Mass., 4s,	2,000	2,020 00	2,000 00
of Watertown, Mass., 4s,	1,000	1,015 00	1,000 00
County of Aroostook, Me., 4½s,	10,000	10,500 00	10,000 00*
	\$197,000	\$204,220 00	\$197,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Eliot Nat'l Bank, Boston,	\$5,000	\$6,650 00	\$5,000 00
50	Everett Nat'l Bank, Boston,	5,000	4,250 00	5,000 00
33	Globe Nat'l Bank, Boston,	3,300	2,700 00	3,300 00
50	Hamilton Nat'l Bank, Boston,	5,000	5,350 00	5,000 00
50	Howard Nat'l Bank, Boston,	5,000	4,850 00	5,000 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,000 00	5,000 00
50	Market Nat'l Bank, Boston,	5,000	4,000 00	5,000 00
100	N'l B'k of Commerce, Boston,	10,000	11,110 00	10,000 00
50	N'l B'k of No. America, Boston,	5,000	5,350 00	5,000 00
44	National City Bank, Boston,	4,400	3,560 00	4,400 00
50	Nat'l Eagle Bank, Boston,	5,000	4,150 00	5,000 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,590 00	1,500 00

Broadway Savings Bank — Continued.

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
33	Nat'l Webster Bank, Boston, .	\$3,300	\$3,430 00	\$3,300 00
76	Shawmut N'l Bank, Boston, .	7,600	8,360 00	7,600 00
100	Shoe & Leather N'l B'k, Boston, .	10,000	9,100 00	10,000 00
50	State Nat'l Bank, Boston, .	5,000	5,600 00	5,000 00
100	Suffolk Nat'l Bank, Boston, .	10,000	10,500 00	10,000 00
169	Tremont Nat'l Bank, Boston, .	16,900	15,040 00	16,900 00
64	Bay State N'l B'k, Lawrence, .	4,800	7,680 00	4,800 00
140	Lawrence N'l B'k, Lawrence, .	14,000	17,500 00	14,000 00
		\$130,800	\$135,770 00	\$130,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . . .	\$10,000	\$10,550 00	\$10,000 00
Boston & Lowell R.R. 4s, . . .	50,000	50,875 00	50,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,400 00	10,000 00
Boston & Providence R.R. 4s, . . .	50,000	52,500 00	50,000 00
Concord & Montreal R.R. 4s, . . .	50,000	52,000 00	50,000 00
Fitchburg R.R. 5s, . . .	50,000	55,000 00	50,000 00
Old Colony R.R. 4s, . . .	25,000	26,750 00	25,000 00
Salem & Lowell R.R. 6s, . . .	1,000	1,050 00	1,000 00
	\$246,000	\$259,125 00	\$246,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$39,352 35	3½ per cent.	\$77,500 00	4½ per cent.	\$10,000 00	5¾ per cent.
43,000 00	3¾ “	45,000 00	4¾ “	61,640 00	6 “
160,000 00	4 “	425,475 00	5 “	95 00	6½ “
106,400 00	4¼ “	20,300 00	5½ “	2,888 00	7 “

Number of loans which are of an amount not exceeding \$3,000 each, 213
 Aggregate amount of the same, \$297,898 00
 Total number of loans upon real estate, 249
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, 67,104 08
 Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Broadway Savings Bank—Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$26,228 06 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 27,021 40 }	\$53,249 46
Number of accounts opened during the year ending Oct. 31, 1895, . . .	847
Number of accounts closed during the year ending Oct. 31, 1895, . . .	581
Total number of open accounts Oct. 31, 1895,	3,487
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	4,705 11
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	360,716 94
Number of same,	4,198
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	297,669 48
Number of same,	2,462
Date of examination by commissioner: January 15.	

BROCKTON SAVINGS BANK—BROCKTON.

Incorporated March 3, 1881. Present number of corporators, 50.

BAALIS SANFORD, *President.*

CHARLES C. CROOKER, *Treasurer.*

WILLIAM W. CROSS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DAVIS S. PACKARD,

ENOS H. REYNOLDS,

A. CRANSTON THOMPSON,

BRADFORD E. JONES,

GARDNER J. KINGMAN.

Open for business every business day, except Saturday, 9 A.M. to 2 P.M.; Saturday,
9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . .	\$340,060 00	Deposits,	\$1,948,957 16
Bank stock as per schedule, . .	20,800 00	Guaranty fund, . .	60,500 00
Railroad bonds as per schedule, .	233,000 00	Interest account, .	2,124 31
Real estate (for banking purposes),	88,000 00	Profit and loss account,	10,000 00
Loans on real estate,	966,875 00	Uncompleted mortgage loans, . .	19,150 00
Loans on personal security, . .	316,350 00	Real estate, income account,	144 09
Deposits in banks, on interest, .	55,000 00		
Expense account,	376 34		
Premiums,	12,700 88		
Furniture and fixtures,	5,500 00		
Suspense account,	239 17		
Cash on hand,	1,974 17		
	<u>\$2,040,875 56</u>		<u>\$2,040,875 56</u>

Cash on Deposit in Banks, amount in each :—

Brockton National Bank, Brockton,	\$13,000 00
Home National Bank, Brockton,	12,000 00
Massachusetts Loan and Trust Company, Boston,	30,000 00

Brockton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s, . . .	\$1,000	\$1,000 00	\$1,000 00
of Brockton, Mass., 4s, . . .	170,360	174,262 45	170,360 00
of Brockton, Mass., 5s, . . .	5,700	6,013 50	5,700 00
of Cleveland, Ohio, 5s, . . .	25,000	27,375 00	25,000 00
of Cleveland, Ohio, 6s, . . .	5,000	5,130 00	5,000 00
of Fall River, Mass., 4s, . . .	25,000	27,750 00	25,000 00
of Indianapolis, Ind., 4s, . . .	35,000	36,175 00	35,000 00
of Somerville, Mass., 4s, . . .	21,000	21,822 50	21,000 00
County of Aroostook, Me., 4½s, . .	12,000	12,600 00	12,000 00*
of Middlesex, Mass., 4s, . . .	30,000	30,375 00	30,000 00
District of Columbia 6s, . . .	7,000	8,120 00	7,000 00
District of Columbia 7s, . . .	3,000	3,570 00	3,000 00
	\$340,060	\$354,193 45	\$340,060 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	N'l B'k of No. America. Boston,	\$1,000	\$1,067 50	\$1,000 00
10	Shawmut Nat'l Bank, Boston, .	1,000	1,100 00	1,000 00
100	Third National Bank, Boston, .	10,000	9,100 00	10,000 00
18	Tremont Nat'l Bank, Boston, .	1,800	1,602 00	1,800 00
50	Brockton N'l Bank, Brockton, .	5,000	6,250 00	5,000 00
20	Home Nat'l Bank, Brockton, .	2,000	3,800 00	2,000 00
		\$20,800	\$22,919 50	\$20,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$1,000	\$1,140 00	\$1,000 00
Boston & Lowell R.R. 4s,	10,000	10,300 00	10,000 00
Boston & Lowell R.R. 5s,	1,000	1,040 00	1,000 00
Boston & Lowell R.R. 6s,	17,000	17,170 00	17,000 00
Boston & Maine R.R. 4s,	30,000	30,950 00	30,000 00
Boston, Revere Beach & Lynn R.R. 6s,	4,000	4,120 00	4,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	21,200 00	20,000 00
Fitchburg R.R. 5s,	40,000	42,160 00	40,000 00
Maine Central R.R. 6s,	3,000	3,270 00	3,000 00

Brockton Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 7s,	\$25,000	\$34,000 00	\$25,000 00
Newport & Richford R.R. 5s,	6,000	6,300 00	6,000 00*
Old Colony R.R. 4s,	20,000	21,400 00	20,000 00
Old Colony R.R. 6s,	9,000	9,190 00	9,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	29,750 00	25,000 00
Vermont & Massachusetts R.R. 5s,	9,000	9,630 00	9,000 00
Worcester, Nashua & Roch. R.R. 4s,	13,000	13,420 00	13,000 00
	\$233,000	\$255,040 00	\$233,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$25,000 00	2 per cent.	\$148,000 00	4½ per cent.	\$296,000 00	6 per cent.
30,000 00	2½ “	703,100 00	5 “	1,500 00	6½ “
120,000 00	4½ “	14,625 00	5½ “		

Amount invested in real estate for banking purposes, \$93,500 00
 Estimated value of the same, 100,000 00
 Assessed value of the same, 88,750 00
 Net income received from same during year ending Oct. 31, 1895, 2,936 31
 Number of loans which are of an amount not exceeding \$3,000 each, 427
 Aggregate amount of the same, 486,575 00
 Total number of loans upon real estate, 461
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1895, 91,426 57
 Times for the dividends fixed by the by-laws: April 15 and October 15.
 Rate and amount of each semi-annual dividend { 2 per cent., \$31,949 34 }
 during the year ending Oct. 31, 1895, { 2 per cent., 34,901 23 } 66,850 57
 Number of accounts opened during the year ending Oct. 31, 1895, 2,044
 Number of accounts closed during the year ending Oct. 31, 1895, 1,226
 Total number of open accounts Oct. 31, 1895, 9,039
 Total expenses of the corporation for the year ending Oct. 31, 1895 (ex-
 clusive of taxes), 6,170 31
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1895, 746,195 07
 Number of same, 12,139
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1895, 544,019 86
 Number of same, 8,521
 Date of examination by commissioner: February 7.

BROOKFIELD SAVINGS BANK — BROOKFIELD.

Incorporated April 3, 1872. Present number of corporators, 25.

GEORGE W. JOHNSON, *President*.

HIRAM P. GERALD, *Treasurer*.

HIRAM P. GERALD, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

H. V. CROSBY,

FRANK E. PROUTY,

J. W. LIVERMORE.

Open for business every business day, 8 A.M. to 12 M.; 1 to 6 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Real estate by foreclosure, . .	\$400 00	Deposits,	\$45,314 57
Loans on real estate,	34,845 50	Guaranty fund, . .	2,559 53
Loans on personal security, . .	11,615 00	Interest account, . .	1,274 87
Loans to counties, cities or towns (notes),	2,000 00		
Deposits in banks, on interest, .	63 38		
Expense account,	217 81		
Cash on hand,	7 28		
	<u>\$49,148 97</u>		<u>\$49,148 97</u>

Cash on Deposit in Banks, amount in each: —

Boston Safe Deposit and Trust Company, Boston,	\$4 03
First National Bank, Worcester,	52 78
Mechanics' National Bank, Worcester,	6 57

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$63 38	2 per cent.	\$7,000 00	5 per cent.	\$35,810 50	6 per cent.
2,000 00	4½ “	3,650 00	5½ “		

Brookfield Savings Bank—Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$400 00
Assessed value of the same,	450 00
Number of loans which are of an amount not exceeding \$3,000 each, 79	
Aggregate amount of the same,	48,460 50
Total number of loans upon real estate,	50
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	2,454 76
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$1,163 84 }	2,187 02
during the year ending Oct. 31, 1895, . . { 2 per cent., 1,023 18 }	
Number of accounts opened during the year ending Oct. 31, 1895,	50
Number of accounts closed during the year ending Oct. 31, 1895,	181
Total number of open accounts Oct. 31, 1895,	363
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	242 81
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	12,331 06
Number of same,	229
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	31,250 92
Number of same,	445
Date of examination by commissioner: April 25.	

BROOKLINE SAVINGS BANK—BROOKLINE.

Incorporated Feb. 24, 1871. Present number of corporators, 39.

WILLIAM H. LINCOLN, *President.*

WILLIAM E. LINCOLN, *Treasurer.*

WILLIAM E. LINCOLN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHAS. H. STEARNS,
THOMAS P. RICHIE,
NATHANIEL LYFORD,

B. W. NEAL,
BENJ. F. BAKER,
WILLIAM E. LINCOLN.

Open for business every business day, 9 A.M. to 1 P.M.; also Mondays and Wednesdays,
3 to 5 P.M.; Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$78,900 00	Deposits,	\$978,228 46
Bank stock as per schedule, .	30,175 75	Guaranty fund, .	16,805 00
Railroad bonds as per schedule, .	45,000 00	Interest account, .	8,615 06
Real estate (for banking purposes),	7,231 36	Uncompleted mortgage loans, . . .	3,500 00
Loans on real estate,	643,116 50		
Loans on personal security, .	152,300 00		
Loans to counties, cities or towns (notes),	25,000 00		
Deposits in banks, on interest, .	22,562 51		
Expense account,	465 85		
Taxes paid,	482 04		
Cash on hand,	1,914 51		
	<u>\$1,007,148 52</u>		<u>\$1,007,148 52</u>

Cash on Deposit in Banks, amount in each :—

Central National Bank, Boston,	\$3,981 20
Shawmut National Bank, Boston,	5,917 46
Brookline National Bank, Brookline,	12,663 85

Brookline Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 3½s, .	\$2,000	\$2,000 00	\$2,000 00
of Brookline, Mass., 3½s, .	18,500	18,500 00	18,500 00 ¹ / ₄
of Brookline, Mass., 4s, .	54,400	55,181 50	54,400 00
of Brookline, Mass., 7s, .	4,000	4,260 00	4,000 00
	\$78,900	\$79,941 50	\$78,900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Central Nat'l Bank, Boston, .	\$7,500	\$9,750 00	\$11,400 00
50	National City Bank, Boston, .	5,000	4,050 00	5,000 00
12	National Eagle Bank, Boston, .	1,200	990 00	1,200 00
37	Nat'l Revere Bank, Boston, .	3,700	3,446 00	3,700 00
30	Tremont Nat'l Bank, Boston, .	3,000	2,670 00	3,000 00
43	Third Nat'l Bank, Boston, .	4,300	3,913 00	3,875 75
20	Brookline N'l B'k, Brookline, .	2,000	2,400 00	2,000 00
		\$26,700	\$27,219 00	\$30,175 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s,	\$10,000	\$11,550 00	\$10,000 00
Fitchburg R.R. 4s,	10,000	10,050 00	10,000 00
Fitchburg R.R. 5s,	15,000	16,150 00	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	11,900 00	10,000 00
	\$45,000	\$49,650 00	\$45,000 00

Brookline Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,562 51	2 per cent.	\$15,000 00	4½ per cent.	\$575,716 50	5 per cent.
25,000 00	3½ “	69,000 00	4½ “	26,900 00	5½ “
45,000 00	4 “	30,000 00	4½ “	33,800 00	6 “

Amount invested in real estate for banking purposes,	\$7,231 36
Estimated value of the same,	7,500 00
Assessed value of the same,	6,100 00
Net income received from same during year ending Oct. 31, 1895,	240 00
Number of loans which are of an amount not exceeding \$3,000 each,	86
Aggregate amount of the same,	135,500 00
Total number of loans upon real estate,	158
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	40,923 73
Times for the dividends fixed by the by-laws: second Monday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$16,057 10 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 17,165 60 }	33,222 70
Number of accounts opened during the year ending Oct. 31, 1895,	1,012
Number of accounts closed during the year ending Oct. 31, 1895,	546
Total number of open accounts Oct. 31, 1895,	5,255
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	2,286 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	289,643 38
Number of same,	7,701
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	212,941 54
Number of same,	547
Date of examination by commissioner: March 1.	

CAMBRIDGE SAVINGS BANK — CAMBRIDGE.

Incorporated April 2, 1834. Present number of corporators, 40.

CHARLES W. SEVER, *President.*OSCAR F. ALLEN, *Treasurer.*JAMES H. WYETH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ANDREW S. WAITT,

CHARLES W. SEVER,

WILLIAM KIMBALL,

JOHN T. G. NICHOLS,

EDWIN DRESSER,

EDW. R. COGSWELL.

Open for business every business day, 8 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$387,500 00	Deposits,	\$3,352,933 12
Bank stock as per schedule, .	250,000 00	Guaranty fund, .	116,500 00
Railroad bonds as per schedule, .	376,233 00	Interest account, .	40,340 08
Loans on railroad bonds, . . .	8,800 00	Profit and loss account,	22,237 48
Loans on railroad stock, . . .	6,200 00		
Real estate by foreclosure, . . .	13,907 69		
Loans on real estate,	2,041,999 00		
Loans on personal security, . . .	336,900 00		
Loans to counties, cities or towns (notes),	5,000 00		
Loans on depositors' books, . . .	575 00		
Deposits in banks, on interest, .	94,625 78		
Expense account,	2,224 75		
Suspense account,	5 00		
Cash on hand,	8,040 46		
	<u>\$3,532,010 68</u>		<u>\$3,532,010 68</u>

Cash on Deposit in Banks, amount in each :—

National Exchange Bank, Boston,	\$13,000 00
Charles River National Bank, Cambridge,	36,625 78
National City Bank, Cambridge,	25,000 00
Cambridge Safe Deposit and Trust Company, Cambridge,	20,000 00

Loans on Railroad Bonds, amount on each :—

On \$1,000 Old Colony R.R. 6s,	\$800 00
On \$3,000 Maine Central R.R. 7s,	
On \$1,000 City of Bangor 6s,	} 8,000 00
On \$1,000 City of Cincinnati 7s,*	

Loan on Railroad Stock :—

On 60 shares Boston & Maine R.R.,	\$6,200 00
---	------------

* The bank has been notified that this security is not legal, and must be changed.

Cambridge Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, . . .	\$2,000	\$2,280 00	\$2,000 00
of Bridgeport, Conn., 4s, . . .	25,000	26,500 00	25,000 00
of Cambridge, Mass., 4s, . . .	25,000	27,750 00	25,000 00
of Cambridge, Mass., 6s, . . .	8,000	9,270 00	8,000 00
of Chicago, Ill., 6s, . . .	5,000	5,250 00	5,000 00*
of Chicago, Ill., 7s, . . .	8,000	8,780 00	8,000 00*
of Cleveland, Ohio, 5s, . . .	9,000	9,720 00	9,000 00
of Cleveland, Ohio, 6s, . . .	2,000	2,010 00	2,000 00
of Dover, N. H., 4s, . . .	10,000	10,200 00	10,000 00
of Fall River, Mass., 6s, . . .	20,000	23,200 00	20,000 00
of Fort Wayne, Ind., 6s, . . .	1,000	1,060 00	1,000 00
of Grand Rapids, Mich., 4½s, . .	25,000	27,500 00	25,000 00
of Indianapolis, Ind., 4s, . . .	40,000	40,600 00	40,000 00
of Medford, Mass., 4s, . . .	13,000	13,000 00	13,000 00
of Portsmouth, N. H., 4s, . . .	25,000	25,625 00	25,000 00
of Providence, R. I., 5s, . . .	27,000	29,050 00	27,000 00
of Saginaw, Mich., 4½s, . . .	25,000	26,685 00	25,000 00
of Saginaw, Mich., 5s, . . .	1,000	1,090 00	1,000 00
of Springfield, Mass., 7s, . . .	1,000	1,210 00	1,000 00
of Waltham, Mass., 4s, . . .	7,000	7,035 00	7,000 00
Town of Brookline, Mass., 4s, . .	11,000	11,165 00	11,000 00
of Mansfield, Mass., 4s, . . .	9,500	9,975 00	9,500 00
of Marblehead, Mass., 4s, . . .	1,000	1,045 00	1,000 00
of Marshfield, Mass., 4s, . . .	55,000	55,550 00	55,000 00
of Westborough, Mass., 5s, . . .	14,000	15,680 00	14,000 00
of Westport, Mass., 4s, . . .	18,000	18,050 00	18,000 00
	\$387,500	\$409,280 00	\$387,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
159	Atlas National Bank, Boston, .	\$15,900	\$19,557 00	\$19,054 25
225	Boston National Bank, Boston, .	22,500	22,500 00	24,740 62
18	Continental N'l Bank, Boston, .	1,800	1,944 00	2,203 25
107	Eliot National Bank, Boston, .	10,700	14,231 00	12,489 12
42	Faneuil Hall N'l B'k, Boston, .	4,200	5,586 00	5,484 75
9	Freeman's Nat'l Bank, Boston, .	900	810 00	900 00
69	Globe National Bank, Boston, .	6,900	5,865 00	6,900 00
93	Hamilton Nat'l Bank, Boston, .	9,300	9,951 00	11,590 00
126	Howard Nat'l Bank, Boston, .	12,600	12,222 00	14,067 49
58	Market Nat'l Bank, Boston, .	5,800	4,640 00	5,800 00
194	Merchants' N'l Bank, Boston, .	19,400	31,040 00	27,402 25

Cambridge Savings Bank—Continued.

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
125	N'l B'k of Commerce, Boston, .	\$12,500	\$13,875 00	\$15,309 99
11	National Eagle Bank, Boston, .	1,100	913 00	1,100 00
11	Nat'l Exchange Bank, Boston, .	1,100	1,375 00	1,575 75
28	N'l Hide & Leather B'k, Boston, .	2,800	2,968 00	3,144 00
146	National Revere Bank, Boston, .	14,600	13,578 00	16,723 28
30	Nat'l Rockland Bank, Boston, .	3,000	4,260 00	4,625 25
5	National Union Bank, Boston, .	500	675 00	719 00
10	Shawmut Nat'l Bank, Boston, .	1,000	1,100 00	1,206 25
50	State National Bank, Boston, .	5,000	5,600 00	5,481 25
145	Suffolk National Bank, Boston, .	14,500	15,225 00	17,836 50
100	Third National Bank, Boston, .	10,000	9,100 00	10,000 00
117	Tremont Nat'l Bank, Boston, .	11,700	10,413 00	11,700 00
42	Charles River National Bank, Cambridge,	4,200	6,300 00	5,127 00
60	First N'l Bank, New Bedford, .	6,000	9,180 00	7,420 00
50	National Bank of Commerce, New Bedford,	5,000	4,250 00	5,000 00
46	Newton Nat'l Bank, Newton, .	4,600	3,680 00	4,600 00
50	Naumkeag Nat'l Bank, Salem, .	5,000	6,000 00	7,800 00
		\$212,600	\$236,838 00	\$250,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s,	\$3,000	\$3,120 00	\$3,000 00
Boston & Lowell R.R. 6s,	4,000	4,040 00	4,000 00
Boston & Maine R.R. 4s,	25,000	26,000 00	25,000 00
Concord & Montreal R.R. 4s,	26,000	27,040 00	26,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	26,375 00	25,000 00
Eastern R.R. 6s,	9,733	11,680 00	9,733 00
Fitchburg R.R. 4½s,	50,000	51,500 00	50,000 00
Fitchburg R.R. 5s,	125,000	137,500 00	125,000 00
Lowell & Lawrence R.R. 6s,	6,000	6,180 00	6,000 00
Maine Central R.R. 4½s,	25,000	27,000 00	25,000 00
Maine Central R.R. 7s,	16,500	22,440 00	16,500 00
Penobscot Shore Line R.R. 4s,	25,000	25,000 00	25,000 00
Portland & Ogdensburg R.R. 6s,	9,000	9,765 00	9,000 00
Upper Coos R.R. 4½s,	25,000	27,125 00	25,000 00
Vermont & Massachusetts R.R. 5s,	2,000	2,140 00	2,000 00
	\$376,233	\$406,905 00	\$376,233 00

Cambridge Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$94,625 78	2 per cent.	\$804,000 00	4½ per cent.	\$1,675 00	6½ per cent.
61,750 00	4 “	1,045,577 00	5 “	150 00	7 “
30,000 00	4½ “	54,821 00	5½ “	1,000 00	7½ “
348,000 00	4¾ “	52,501 00	6 “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$13,907 69
Assessed value of the same,	19,400 00
Number of loans which are of an amount not exceeding \$3,000 each,	341
Aggregate amount of the same,	412,053 00
Total number of loans upon real estate,	466
Amount of investments from which no income is received,	20,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	155,412 40
Times for the dividends fixed by the by-laws: fourth Thursday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$62,246 55 } during the year ending Oct. 31, 1895, . . . { 1½ per cent., 47,418 33 }	109,664 88
Number of accounts opened during the year ending Oct. 31, 1895,	1,199
Number of accounts closed during the year ending Oct. 31, 1895,	906
Total number of open accounts Oct. 31, 1895,	9,490
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	7,085 44
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	624,990 91
Number of same,	10,253
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	648,898 28
Number of same,	8,924
Date of examination by commissioner: April 8,	

CAMBRIDGEPORT SAVINGS BANK—CAMBRIDGEPORT.

Incorporated Feb. 22, 1853. Present number of corporators, 23.

DANIEL U. CHAMBERLIN, *President.*

HENRY W. BULLARD, *Treasurer.*

JOSIAH F. LANE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ASA P. MORSE,

DANA W. HYDE,

DANIEL U. CHAMBERLIN.

Open for business every business day, 8.30 A.M. to 1.30 P.M.; also 6 to 8 P.M. the first Saturday of each month.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$1,853,264 50	Deposits,	\$3,815,517 78
Bank stock as per schedule, .	102,725 00	Guaranty fund, .	165,000 00
Railroad bonds as per schedule, .	233,872 55	Interest account, .	44,042 07
Real estate by foreclosure, .	35,247 98		
Loans on real estate,	1,434,794 94		
Loans on personal security, .	233,175 00		
Loans to counties, cities or towns (notes),	33,500 00		
Deposits in banks, on interest, .	92,500 00		
Expense account,	2,179 32		
Cash on hand,	3,300 56		
	<u>\$4,024,559 85</u>		<u>\$4,024,559 85</u>

Cash on Deposit in Banks, amount in each:—

Cambridgeport National Bank, Cambridge,	\$30,000 00
First National Bank, Cambridge,	25,000 00
National City Bank, Cambridge,	37,500 00

Cambridgeport Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 4s. .	\$50,000 00	\$51,500 00	\$50,000 00
of Boston, Mass., 5s, .	76,264 50	81,028 90	76,264 50
of Boston, Mass., 6s, .	9,000 00	10,473 75	9,000 00
of Cambridge, Mass., 4s, .	277,000 00	289,875 00	277,000 00
of Cambridge, Mass., 6s, .	6,000 00	6,082 50	6,000 00
of Chicago, Ill., 7s, .	2,000 00	2,122 50	2,000 00*
of Cleveland, Ohio, 3.65s, .	7,000 00	7,052 50	7,000 00
of Cleveland, Ohio, 4s, .	14,000 00	14,420 00	14,000 00
of Cleveland, Ohio, 5s, .	50,000 00	54,625 00	50,000 00
of Cleveland, Ohio, 6s, .	4,000 00	4,235 00	4,000 00
of Columbus, Ohio, 4s, .	40,000 00	40,400 00	40,000 00*
of Dayton, Ohio, 4s, .	50,000 00	50,500 00	50,000 00*
of Dayton, Ohio, 6s, .	40,000 00	43,356 25	40,000 00*
of Dover, N. H., 4s, .	22,000 00	22,632 50	22,000 00
of Fall River, Mass., 4½s, .	40,000 00	41,600 00	40,000 00
of Grand Rapids, Mich., 4s, .	19,000 00	19,380 00	19,000 00
of Grand Rapids, Mich., 4½s, .	50,000 00	54,500 00	50,000 00
of Lawrence, Mass., 4s, .	58,000 00	59,885 00	58,000 00
of Lynn, Mass., 4s, .	50,000 00	51,437 50	50,000 00
of Lowell, Mass., 4s, .	50,000 00	53,000 00	50,000 00
of Middletown, Conn., 4s, .	25,000 00	26,000 00	25,000 00
of New Bedford, Mass., 5s, .	5,000 00	5,400 00	5,000 00
of New Britain, Conn., 4s, .	5,000 00	5,100 00	5,000 00
of Newton, Mass., 6s, .	3,000 00	3,570 00	3,000 00
of Pawtucket, R. I., 4s, .	100,000 00	103,425 00	100,000 00*
of Peoria, Ill., 4½s, .	50,000 00	52,500 00	50,000 00
of Providence, R. I., 5s, .	100,000 00	114,000 00	100,000 00
of Reading, Pa., 4s, .	55,000 00	55,962 50	55,000 00
of Somerville, Mass., 4s, .	40,000 00	41,000 00	40,000 00
of Springfield, Mass., 7s, .	15,000 00	16,200 00	15,000 00
of Springfield, Ohio, 4½s, .	50,000 00	54,875 00	50,000 00
of Woburn, Mass., 4s, .	53,000 00	54,101 25	53,000 00
of Worcester, Mass., 5s, .	20,000 00	22,600 00	20,000 00
Town of Arlington, Mass., 4s, .	11,000 00	11,495 00	11,000 00
of Beverly, Mass., 4s, .	116,000 00	119,920 00	116,000 00
of East Providence, R. I., 4s, .	50,000 00	50,875 00	50,000 00
of Kingston, Mass., 4s, .	28,000 00	29,260 00	28,000 00
of Lincoln, R. I., 4s, .	25,000 00	25,500 00	25,000 00
of Maynard, Mass., 4s, .	40,000 00	42,200 00	40,000 00
of Rockland, Mass., 4s, .	48,000 00	49,200 00	48,000 00
of So. Abington, Mass., 4s, .	19,000 00	19,760 00	19,000 00
of Weymouth, Mass., 4s, .	31,000 00	32,240 00	31,000 00
of Woonsocket, R. I., 4s, .	50,000 00	51,250 00	50,000 00
	\$1,853,264 50	\$1,944,540 15	\$1,853,264 50

* Legal investments when made.

Cambridgeport Savings Bank—Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
33	Blackstone N'l Bank, Boston,	\$3,300	\$3,308 25	\$3,300 00
40	Eliot National Bank, Boston, .	4,000	5,200 00	4,000 00
50	Globe National Bank, Boston,	5,000	4,256 25	5,000 00
100	Hamilton Nat'l Bank, Boston,	10,000	10,725 00	10,000 00
56	N'l B'k of Commerce, Boston,	5,600	6,272 00	5,600 00
50	Nat'l Webster Bank, Boston, .	5,000	5,250 00	5,000 00
206	National Union Bank, Boston,	20,600	27,810 00	20,600 00
150	Suffolk National Bank, Boston,	15,000	15,787 50	15,000 00
100	Tremont Nat'l Bank, Boston, .	10,000	8,900 00	10,000 00
50	Washington N'l Bank, Boston,	5,000	5,400 00	5,000 00
40	Cambridgeport National Bank, Cambridge,	4,000	5,000 00	4,000 00
100	First Nat'l Bank, Cambridge, .	10,000	18,000 00	13,825 00
14	National City B'k, Cambridge,	1,400	2,880 00	1,400 00
		\$98,900	\$118,289 00	\$102,725 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	\$25,000 00	\$26,250 00	\$25,000 00
Eastern R.R. 6s,	22,872 55	27,561 42	22,872 55
Fitchburg R.R. 4s,	50,000 00	50,500 00	50,000 00
Fitchburg R.R. 5s,	22,000 00	23,625 00	22,000 00
Old Colony R.R. 4s,	50,000 00	51,250 00	50,000 00
Old Colony R.R. 6s,	4,000 00	4,050 00	4,000 00
Vermont & Massachusetts R.R. 5s,	60,000 00	64,800 00	60,000 00
	\$233,872 55	\$248,036 42	\$233,872 55

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$55,000 00	1½ per cent.	\$220,300 00	4 per cent.	\$14,300 00	5½ per cent.
37,500 00	2 " "	149,000 00	4½ " "	38,004 81	6 " "
50,000 00	3½ " "	1,229,315 13	5 " "	550 00	6½ " "

Cambridgeport Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$35,247 98
Assessed value of the same,	41,900 00
Number of loans which are of an amount not exceeding \$3,000 each, . 428	
Aggregate amount of the same,	606,474 42
Total number of loans upon real estate,	537
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	178,125 81
Times for the dividends fixed by the by-laws: third Wednesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$69,564 16 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 71,821 31 }	141,385 47
Number of accounts opened during the year ending Oct. 31, 1895, . . .	1,383
Number of accounts closed during the year ending Oct. 31, 1895, . . .	787
Total number of open accounts Oct. 31, 1895,	12,029
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	6,557 44
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	676,900 77
Number of same,	12,536
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	625,458 19
Number of same,	8,824
Date of examination by commissioner: April 22.	

CANTON INSTITUTION FOR SAVINGS — CANTON.

Incorporated March 14, 1835. Present number of corporators, 29.

CHARLES ENDICOTT, *President.*

NATHANIEL W. DUNBAR, *Treasurer.*

NATHANIEL W. DUNBAR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIS S. SHEPARD,

NATHANIEL W. DUNBAR,

FRANCIS D. DUNBAR,

WILLIAM O. CHAPMAN,

THOMAS E. GROVER.

Open for business every business day, except Saturdays, 8 A.M. to 12 M.; 1.30 to 4 P.M.
Saturdays, 8 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$131,100 00	Deposits,	\$694,140 85
Bank stock as per schedule, .	51,225 00	Guaranty fund, .	30,500 00
Loans on bank stock,	4,000 00	Interest account, .	954 04
Railroad bonds as per schedule, .	105,500 00	Profit and loss account,	8,686 78
Real estate by foreclosure, .	6,620 00		
Loans on real estate,	279,220 00		
Loans on personal security, .	62,775 00		
Loans to counties, cities or towns (notes),	69,400 00		
Deposits in banks, on interest, .	23,300 00		
Cash on hand,	1,141 67		
	<u>\$734,281 67</u>		<u>\$734,281 67</u>

Cash on Deposit in Bank : —

Neponset National Bank, Canton, \$23,300 00

Loan on Bank Stock : —

On 43 shares Neponset National Bank, Canton, \$4,000 00

Canton Institution for Savings—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lawrence, Mass., 4s, . . .	\$15,000	\$15,450 00	\$15,000 00
of Lynn, Mass., 3½s, . . .	13,500	13,500 00	13,500 00
of New Bedford, Mass., 3½s, . . .	10,000	10,000 00	10,000 00
of Providence, R. I., 5s, . . .	10,000	11,500 00	10,000 00
of Waltham, Mass., 4s, . . .	8,000	8,000 00	8,000 00
of Woonsocket, R. I., 4s, . . .	20,000	20,800 00	20,000 00
Town of Canton, Mass., 4s, . . .	35,000	36,500 00	35,000 00
of Orange, Mass., 4s, . . .	10,000	10,500 00	10,000 00
County of Hampden, Mass., 3s, . . .	10,000	9,600 00	9,600 00
	\$131,500	\$135,850 00	\$131,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas Nat'l Bank, Boston, . . .	\$2,500	\$3,075 00	\$2,500 00
17	Blackstone N'l Bank, Boston, . . .	1,700	1,700 00	1,700 00
25	Central Nat'l Bank, Boston, . . .	2,500	3,250 00	2,500 00
40	Freeman's N'l Bank, Boston, . . .	4,000	3,600 00	4,000 00
33	Globe Nat'l Bank, Boston, . . .	3,300	2,605 00	3,300 00
50	Market Nat'l Bank, Boston, . . .	5,000	4,000 00	5,000 00
50	N'l B'k of No America, Boston, . . .	5,000	5,350 00	5,000 00
25	Nat'l Eagle Bank, Boston, . . .	2,500	2,075 00	2,500 00
17	Nat'l Webster Bank, Boston, . . .	1,700	1,768 00	1,700 00
17	North Nat'l Bank, Boston, . . .	1,700	1,785 00	1,700 00
25	Shoe & Leather N'l B'k, Boston, . . .	2,500	2,275 00	2,500 00
127	Neponset N'l Bank, Canton, . . .	12,700	15,240 00	13,825 00
50	Dedham N'l Bank, Dedham, . . .	5,000	5,100 00	5,000 00
		\$50,100	\$51,823 00	\$51,225 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$21,000 00	\$20,000 00
Boston & Maine R.R. 4s, . . .	20,000	20,800 00	20,000 00
Concord & Montreal R.R. 4s, . . .	10,000	10,400 00	10,000 00
Eastern R.R. 6s, . . .	5,500	6,600 00	5,500 00

Canton Institution for Savings — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s,	\$20,000	\$20,200 00	\$20,000 00
Maine Central & European & North American R.R. 4s,	20,000	20,600 00	20,000 00
Old Colony R.R. 4s,	10,000	10,700 00	10,000 00
	\$105,500	\$110,300 00	\$105,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$23 300 00	2 per cent.	\$135,500 00	5 per cent.	\$210,495 00	6 per cent.
69,400 00	4 "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$6,620 00
Assessed value of the same,	11,300 00
Number of loans which are of an amount not exceeding \$3,000 each,	219
Aggregate amount of the same,	202,595 00
Total number of loans upon real estate,	216
Amount of investments from which no income is received,	820 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	32,172 55
Times for the dividends fixed by the by-laws: first Tuesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$12,727 73 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 13,031 20 }	25,758 93
Number of accounts opened during the year ending Oct. 31, 1895,	338
Number of accounts closed during the year ending Oct. 31, 1895,	237
Total number of open accounts Oct. 31, 1895,	2,436
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	1,228 08
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	105,009 26
Number of same,	1,449
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	100,991 07
Number of same,	1,329
Date of examination by commissioner: February 8.	

CAPE ANN SAVINGS BANK—GLOUCESTER.

Incorporated April 15, 1846. Present number of corporators, 36.

(Vacancy), *President*.

GEORGE J. MARSH, *Treasurer*.

DANIEL T. BABSON, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

ROBERT R. FEARS,

SYLVESTER CUNNINGHAM,

JOHN E. SOMES,

JOHN CORLISS,

GEORGE J. MARSH.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 3 P.M.; during August, close at 1 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$4,000 00	Deposits,	\$3,300,217 87
Bank stock as per schedule, .	271,100 00	Guaranty fund, .	170,000 00
Loans on bank stock,	1,000 00	Interest account, .	27,387 22
Real estate (for banking pur-		Surplus,	86,737 66
poses),	64,910 05	Taxes,	440 50
Real estate by foreclosure, .	136,735 25	Due on mortgage	
Loans on real estate,	1,983,527 00	loans,	60,667 04
Loans on personal security, .	1,164,248 00	Sundry accounts, .	682 57
Loans on depositors' books, .	200 00		
Deposits in banks, on interest, .	13,866 20		
Deposits in banks, not on interest, .	976 36		
Expense account,	623 83		
Miscellaneous,	874 40		
Cash on hand,	4,071 77		
	<u>\$3,646,132 86</u>		<u>\$3,646,132 86</u>

Cash on Deposit in Banks, amount in each:—

Third National Bank, Boston,	\$13,866 20
Gloucester National Bank, Gloucester,	976 36

Loan on Bank Stock:—

On 10 shares First National Bank, Gloucester,	\$1,000 00
---	------------

Cape Ann Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 7s, .	\$4,000	\$4,000 00	\$4,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$12,400 00	\$10,000 00
100	Atlas National Bank, Boston, .	10,000	12,300 00	10,000 00
74	Blackstone N'l Bank, Boston, .	7,400 [‡]	7,400 00	7,400 00
100	Central Nat'l Bank, Boston, .	10,000	12,900 00	10,000 00
30	Everett Nat'l Bank, Boston, .	3,000	2,520 00	3,000 00
100	Freeman's Nat'l Bank, Boston, .	10,000	8,800 00	9,000 00
50	Globe National Bank, Boston, .	5 000	4,300 00	4,500 00
50	Hamilton Nat'l Bank, Boston, .	5,000	5,500 00	5,000 00
70	Howard Nat'l Bank, Boston, .	7,000	6,720 00	7,000 00
200	Merchants' N'l Bank, Boston, .	20,000	31,000 00	20,000 00
100	N'l B'k of Commerce, Boston, .	10,000	11,000 00	10,000 00
200	National Bank of the Common- wealth, Boston,	20,000	25,800 00	20,000 00
100	N'l B'k of No. America, Boston, .	10,000	10,700 00	10,000 00
166	N'l B'k of Redemption, Boston, .	16,600	19,422 00	16,600 00
150	N'l B'k of the Republic, Boston, .	15,000	23,100 00	15,000 00
50	National City Bank, Boston, .	5,000	4,000 00	5,000 00
100	National Eagle Bank, Boston, .	10,000	8,100 00	10,000 00
50	Nat'l Exchange Bank, Boston, .	5,000	6,100 00	5,000 00
50	New England N'l B'k, Boston, .	5,000	7,850 00	5,000 00
100	North National Bank, Boston, .	10,000	10,400 00	10,000 00
25	Old Boston Nat'l Bank, Boston, .	2,500	2,600 00	2,500 00
50	Second National Bank, Boston, .	5,000	8,950 00	5,000 00
100	Shawmut Nat'l Bank, Boston, .	10,000	11,300 00	10,000 00
50	State National Bank, Boston, .	5,000	5,600 00	5,000 00
200	Third National Bank, Boston, .	20,000	17,600 00	20,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,200 00	5,000 00
61	Cape Ann N'l B'k, Gloucester, .	6,100	8,540 00	6,100 00
100	City Nat'l Bank, Gloucester, .	10,000	16,000 00	10,000 00
50	Gloucester N'l B'k, Gloucester, .	5,000	6,750 00	5,000 00
100	Rockport N'l Bank, Rockport, .	10,000	12,500 00	10,000 00
		\$272,600	\$324,352 00	\$271,100 00

Cape Ann Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,866 20	2 per cent.	\$340,925 00	5 per cent.	\$2,734,750 00	6 per cent.
28,300 00	4 " "	25,000 00	5½ " "	20,000 00	7 " "

Amount invested in real estate for banking purposes,	\$64,910 05
Estimated value of the same,	61,000 00
Assessed value of the same,	46,000 00
Net income received from same during year ending Oct. 31, 1895,	850 24
Value, by books, of other real estate held or owned by foreclosure or otherwise,	136,735 25
Assessed value of the same,	110,250 00
Net income received from same during year ending Oct. 31, 1895,	6,409 63
Number of loans which are of an amount not exceeding \$3,000 each, 1,089	
Aggregate amount of the same,	890,950 00
Total number of loans upon real estate,	1,181
Amount of investments from which no income is received,	67,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	173,094 39
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$70,240 47 } during the year ending Oct. 31, 1895, . . . { 2½ per cent., 71,336 63 }	141,577 10
Number of accounts opened during the year ending Oct. 31, 1895,	1,406
Number of accounts closed during the year ending Oct. 31, 1895,	1,230
Total number of open accounts Oct. 31, 1895,	9,586
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	7,498 34
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	465,286 63
Number of same,	7,736
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	575,381 18
Number of same,	7,746
Date of examination by commissioner: September 12.	

CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

Incorporated March 16, 1855. Present number of corporators, 60.

LEVI ELDREDGE, *President.*

AUGUSTUS C. SNOW, *Treasurer.*

AUGUSTUS C. SNOW, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LEVI ELDREDGE,

LUTHER FISK,

ALEXANDER T. NEWCOMB,

ELEAZER K. CROWELL,

GODFREY HOPKINS.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$10,000 00	Deposits, . . .	\$730,159 79
Loans on public funds, . . .	25,721 65	Guaranty fund, . . .	22,000 00
Bank stock as per schedule, . .	60,889 75	Profit and loss account, . . .	7,104 48
Loans on bank stock, . . .	11,023 86		
Railroad bonds as per schedule, .	164,765 00		
Real estate (for banking purposes),	1,000 00		
Real estate by foreclosure, . . .	600 40		
Loans on real estate,	194,108 13		
Loans on personal security, . . .	258,178 58*		
Loans to counties, cities or towns (notes),	19,700 00		
Deposits in banks, on interest, . .	12,000 00		
Real estate to secure indebtedness,	100 00		
Cash on hand,	1,276 90		
	<u>\$759,264 27</u>		<u>\$759,264 27</u>

* This amount, in excess of the limit fixed by statute, has since been reduced.

Cash on Deposit in Bank:—

Cape Cod National Bank, Harwich, \$12,000 00

Loans on Public Funds, amount on each:—

On \$10,000 Town of Framingham Note,	}	\$15,000 00
On \$6,000 City of Brockton Water Loan Bonds,		
On \$10,000 Town of Revere Bonds,		
On \$1,000 United States 4s,		721 65

Cape Cod Five Cents Savings Bank—Continued.

Loans on Bank Stock, amount on each:—

On 50 shares Welden National Bank, St. Albans, Vt.,	\$5,000 00
On 52 shares Fourth National Bank, Boston,	4,900 00
On 5 shares Cape Cod National Bank, Harwich,	500 00
On 3 shares Cape Cod National Bank, Harwich,	308 50†
On 3 shares Cape Cod National Bank, Harwich,	160 00
On 1 share Cape Cod National Bank, Harwich,	100 00
On 4 shares Cape Cod National Bank, Harwich,	55 36

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill, 4s,	\$10,000	\$10,400 00	\$10,000 00*

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
18	Blackstone Nat'l Bank, Boston,	\$1,800	\$1,800 00	\$2,016 00
40	Everett National Bank, Boston,	4,000	3,200 00	3,800 00
7	Faneuil Hall N'l Bank, Boston,	700	931 00	931 00
38	Fourth National Bank, Boston,	3,800	4,560 00	4,191 25
31	N'l B'k of Commerce, Boston,	3,100	3,440 00	3,674 50
26	National Bank of the Com- monwealth, Boston,	2,600	3,614 00	2,821 00
16	N'l B'k of No. America, Boston,	1,600	1,712 00	1,616 00
15	N'l B'k of the Republic, Boston,	1,500	2,280 00	1,980 00
26	Nat'l Exchange Bank, Boston,	2,600	3,250 00	3,029 00
30	N'l Hide & Leather B'k, Boston,	3,000	3,180 00	3,450 00
30	National Revere Bank, Boston,	3,000	2,790 00	3,630 00
6	Nat'l Webster Bank, Boston, .	600	624 00	650 00
43	Shawmut Nat'l Bank, Boston,	4,300	4,730 00	5,031 00
48	State National Bank, Boston, .	4,800	5,376 00	5,676 00
24	Suffolk Nat'l Bank, Boston, .	2,400	2,520 00	2,730 00
20	Tremont Nat'l Bank, Boston, .	2,000	1,780 00	2,275 00
57	Cape Cod N'l Bank, Harwich,	5,700	7,296 00	7,866 00
42	First Nat'l Bank, Yarmouth, .	4,200	5,544 00	5,523 00
		\$51,700	\$58,627 00	\$60,889 75

† This amount, in excess of the legal limit, has since been reduced.

Cape Cod Five Cents Savings Bank—Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	\$20,000	\$20,450 00	\$26,172 00
Boston & Lowell R.R. 5s, . .	5,000	5,200 00	
Boston & Lowell R.R. 6s, . .	1,000	1,010 00	
Boston & Maine R.R. 4s, . .	10,000	10,450 00	30,975 00
Boston & Maine R.R. 4½s, . .	20,000	23,100 00	
Concord & Montreal R.R. 4s, . .	25,000	26,000 00	
Conn. & Passumpsic Rivers R.R. 4s,	20,000	21,100 00	20,000 00
Fitchburg R.R. 5s,	20,000	21,650 00	20,483 00
Old Colony R.R. 4s,	25,000	26,750 00	26,200 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,450 00	5,399 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,700 00	10,536 00
	\$161,000	\$171,860 00	\$164,765 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,000 00	2 per cent.	\$10,000 00	4⅜ per cent.	\$101,240 21	6 per cent.
115,500 00	4 “	30,750 00	5 “	875 00	6½ “
114,000 00	4½ “	28,133 50	5½ “	66,133 51	7 “
42,100 00	4½ “				

Amount invested in real estate for banking purposes,	\$1,000 00
Estimated value of the same,	1,200 00
Assessed value of the same,	1,200 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	600 40
Assessed value of the same,	8,300 00
Number of loans which are of an amount not exceeding \$3,000 each, . 412	
Aggregate amount of the same,	177,293 12
Total number of loans upon real estate,	346
Amount of investments from which no income is received,	600 40
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	34,389 74
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$12,991 24 } during the year ending Oct. 31, 1895, . . { 2 per cent., 13,475 82 }	26,467 06
Number of accounts opened during the year ending Oct. 31, 1895,	382
Number of accounts closed during the year ending Oct. 31, 1895,	298
Total number of open accounts Oct. 31, 1895,	2,903

Cape Cod Five Cents Savings Bank—Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$2,824 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	149,171 44
Number of same,	1,497
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	119,790 74
Number of same,	1,454
Date of examination by commissioner: August 9.	

CENTRAL SAVINGS BANK—LOWELL.

Incorporated March 3, 1871. Present number of corporators, 61.

OLIVER H. MOULTON, *President*.

SAMUEL A. CHASE, *Treasurer*.

SAMUEL A. CHASE, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

DANIEL SWAN,

ARTHUR G. POLLARD,

JOHN S. JAKUES,

AMASA PRATT,

HENRY C. CHURCH,

SAMUEL A. CHASE.

Open for business every business day, 9 A.M. to 1 P.M.; and on Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule. .	\$66,000 00	Deposits, . . .	\$2,780,308 60
Loans on public funds, . . .	2,400 00	Guaranty fund, . .	123,500 00
Bank stock as per schedule, .	210,600 00	Interest account, .	1,298 33
Loans on bank stock, . . .	9,100 00	Profit and loss ac-	
Railroad bonds as per schedule, .	71,000 00	count, . . .	119,142 93
Loans on real estate, . . .	1,967,416 00		
Loans on personal security, .	413,589 46		
Loans to counties, cities or towns			
(notes),	109,600 00		
Loans on depositors' books, .	500 00		
Deposits in banks, on interest, .	172,245 92		
Cash on hand,	1,798 48		
	\$3,024,249 86		\$3,024,249 86

Cash on Deposit in Banks, amount in each:—

Appleton National Bank, Lowell,	\$20,000 00
Merchants' National Bank, Lowell,	49,239 03
Old Lowell National Bank, Lowell,	20,000 00
Prescott National Bank, Lowell,	25,000 00
Hancock National Bank, Boston,	20,000 00
Old Colony Trust Company, Boston,	38,006 89

Loans on Public Funds, amount on each:—

On \$1,400 United States 4s,	\$1,400 00
On \$1,000 United States 4s,	1,000 00

Central Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

On 13 shares Merchants' National Bank, Lowell, }	\$800 00
On 10 shares Wamesit National Bank, Lowell, }	
On 30 shares First National Bank, Lowell, }	3,000 00
On 19 shares Prescott National Bank, Lowell, }	
On 8 shares Appleton National Bank, Lowell, }	2,600 00
On 5 shares Tremont National Bank, Boston, }	
On 18 shares North National Bank, Boston, }	1,600 00
On 5 shares First National Bank, Lowell, }	500 00
On 10 shares Merchants' National Bank, Lowell, }	600 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Haverhill, Mass., 4s,	\$15,000	\$16,050 00	\$15,000 00
of Lowell, Mass., 4s,	6,000	6,445 00	6,000 00
of Malden, Mass., 4s,	5,000	5,187 50	5,000 00
of Pawtucket, R. I., 4s,	5,000	5,237 50	5,000 00*
Town of Andover, Mass., 4s,	10,000	10,163 00	10,000 00
United States 5s,	25,000	28,750 00	25,000 00
	\$66,000	\$71,833 00	\$66,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston,	\$10,000	\$12,500 00	\$13,600 00
66	Blackstone N'l Bank, Boston,	6,600	6,666 00	7,600 00
50	Boston Nat'l Bank, Boston,	5,000	5,000 00	5,600 00
200	Central Nat'l Bank, Boston,	20,000	26,000 00	30,000 00
100	Eliot National Bank, Boston,	10,000	13,300 00	11,500 00
13	Hamilton N'l Bank, Boston,	1,300	1,391 00	1,300 00
50	Market Nat'l Bank, Boston,	5,000	4,000 00	5,000 00
50	Merchants' N'l Bank, Boston,	5,000	8,100 00	6,700 00
50	Metropolitan N'l B'k, Boston,	5,000	4,650 00	5,000 00
100	N'l B'k of Commerce, Boston,	10,000	11,200 00	10,000 00
60	N'l B'k of Redemption, Boston,	6,000	7,260 00	8,000 00
27	N'l B'k of the Republic Boston,	2,700	4,158 00	3,400 00
100	National City Bank, Boston,	10,000	8,100 00	10,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,300 00	5,400 00
20	Nat'l Webster Bank, Boston,	2,000	2,080 00	2,000 00
63	Shawmut N'l Bank, Boston,	6,300	7,056 00	8,000 00
70	Second Nat'l Bank, Boston,	7,000	12,530 00	10,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,550 00	5,000 00

Central Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Suffolk Nat'l Bank, Boston, .	\$5,000	\$5,200 00	\$5,000 00
50	Georgetown National Bank, Georgetown,	5,000	5,500 00	5,000 00
100	Appleton N'l Bank, Lowell, .	10,000	13,000 00	15,000 00
30	First National Bank, Lowell, .	3,000	5,250 00	4,200 00
150	Merchants' N'l Bank, Lowell, .	15,000	22,500 00	18,300 00
52	Old Lowell N'l Bank, Lowell, .	5,200	6,396 00	6,000 00
10	Prescott Nat'l Bank, Lowell, .	1,000	1,470 00	1,000 00
20	Railroad Nat'l Bank, Lowell, .	2,000	2,600 00	2,000 00
50	Wamesit Nat'l Bank, Lowell, .	5,000	6,500 00	6,000 00
		\$173,100	\$212,257 00	\$210,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . . .	\$10,000	\$10,775 00	\$10,000 00
Boston & Lowell R.R. 4s, . . .	4,000	4,156 00	4,000 00
Boston & Maine R.R. 4s, . . .	15,000	15,800 00	15,000 00
Fitchburg R.R. 5s,	5,000	5,275 00	5,000 00
Fitchburg R.R. 6s,	7,000	7,280 00	7,000 00
Lowell & Lawrence R.R. 6s, . . .	5,000	5,200 00	5,000 00
Maine Central R.R. 4s,	10,000	10,150 00	10,000 00
Maine Central R.R. 7s,	6,000	8,145 00	6,000 00
N. Y., Providence & Boston R.R. 7s,	3,000	3,270 00	3,000 00
Portland & Ogdensburg R.R. 6s, .	1,000	1,090 00	1,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	5,000	5,987 00	5,000 00
	\$71,000	\$77,128 00	\$71,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$87,245 92	2 per cent.	\$284,000 00	4 per cent.	\$1,752,681 46	5 per cent.
20,000 00	2½ " "	95,500 00	4½ " "	32,200 00	5½ " "
65,000 00	3 " "	238,224 00	4½ " "	100,000 00	6 " "

Central Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	480	
Aggregate amount of the same,		\$641,924 00
Total number of loans upon real estate,	632	
Amount of investments from which no income is received,		25,307 46
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		130,841 68
Times for the dividends fixed by the by-laws: first Saturday in May and November.		
Rate and amount of each semi-annual dividend { 2 per cent., \$49,940 17 } during the year ending Oct. 31, 1895,	{ 2 per cent., 51,132 08 }	101,072 25
Number of accounts opened during the year ending Oct. 31, 1895,	1,185	
Number of accounts closed during the year ending Oct. 31, 1895,	843	
Total number of open accounts Oct. 31, 1895,	6,527	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		7,353 94
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		501,950 67
Number of same,	6,576	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		430,059 77
Number of same,	5,024	
Date of examination by commissioner: February 14.		

CHARLESTOWN FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated April 7, 1854. Present number of corporators, 41.

MARK F. BURNS, *President.*

AUGUSTUS W. STOVER, *Treasurer*

BENJ. F. STACEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

MARK F. BURNS,

EMRIE B. STETSON,

GEO. S. PENDERGAST,

GEO. H. PENDERGAST,

GEO. M. STARBIRD.

Open for business every business day, 9 A.M. to 2 P.M.; Wednesdays and Saturdays,
3 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$726,700 00	Deposits,	\$5,579,118 44
Loans on bank stock,	18,800 00	Guaranty fund,	272,500 00
Railroad bonds as per schedule, .	633,400 00	Interest account,	91,700 08
Loans on railroad bonds, . . .	850 00		
Real estate (for banking purposes),	70,000 00		
Real estate by foreclosure, . . .	49,350 00		
Loans on real estate,	2,308,581 00		
Loans on personal security, . . .	1,865,450 00		
Deposits in banks, on interest, .	266,176 53		
Cash on hand,	4,010 99		
	<u>\$5,943,318 52</u>		<u>\$5,943,318 52</u>

Cash on Deposit in Banks, amount in each : —

Fourth National Bank, Boston,	\$65,171 59
Manufacturers' National Bank, Boston,	69,319 95
Monument National Bank, Boston,	72,457 11
National Bank of the Republic, Boston,	59,227 88

Charlestown Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

On 260 shares Hancock National Bank, Boston,	\$16,000 00
On 15 shares Monument National Bank, Boston,	500 00
On 23 shares Monument National Bank, Boston,	2,300 00

Loan on Railroad Bonds :—

On \$1,000 Boston & Lowell R.R. 4s,	\$850 00
---	----------

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Andover Nat'l Bank, Andover,	\$1,200	\$1,200 00	\$1,200 00
200	Atlas National Bank, Boston, .	20,000	24,650 00	20,000 00
106	Blackstone N'l Bank, Boston,	10,600	10,573 50	10,600 00
42	Boston National Bank, Boston,	4,200	4,200 00	4,200 00
145	Boylston Nat'l Bank, Boston, .	14,500	18,995 00	14,500 00
250	Bunker Hill N'l Bank, Boston,	25,000	49,500 00	25,000 00
500	Continental N'l Bank, Boston,	50,000	52,500 00	50,000 00
300	Eliot National Bank, Boston, .	30,000	39,900 00	30,000 00
20	First National Bank, Boston, .	2,000	4,780 00	2,000 00
150	First Ward N'l Bank, Boston,	15,000	19,500 00	14,800 00
105	Freeman's Nat'l Bank, Boston,	10,500	9,450 00	10,500 00
242	Globe National Bank, Boston,	24,200	20,570 00	23,300 00
304	Howard Nat'l Bank, Boston, .	30,400	29,488 00	30,400 00
250	Manufacturers' N'l B'k, Boston,	25,000	25,000 00	24,200 00
86	Market National Bank, Boston,	8,600	6,880 00	8,600 00
224	Metropolitan N'l B'k, Boston,	22,400	20,832 00	22,400 00
166	Monument Nat'l Bank, Boston,	16,600	39,010 00	16,600 00
263	N'l B'k of Commerce, Boston,	26,300	29,193 00	26,300 00
99	N'l B'k of No. America, Boston,	9,900	10,716 75	9,900 00
200	N'l B'k of Redemption, Boston,	20,000	24,200 00	20,000 00
342	N'l B'k of the Republic, Boston,	34,200	51,984 00	34,200 00
326	National City Bank, Boston, .	32,600	26,386 00	32,100 00
370	N'l Hide & Leather B'k, Boston,	37,000	39,220 00	37,000 00
27	Nat'l Market Bank, Brighton,	2,700	2,585 25	2,700 00
267	National Revere Bank, Boston,	26,700	24,797 63	26,700 00
156	Nat'l Webster Bank, Boston, .	15,600	16,224 00	15,600 00
140	North National Bank, Boston,	14,000	14,700 00	14,000 00
69	Shawmut Nat'l Bank, Boston, .	6,900	7,590 00	6,900 00
500	Shoe & Leather N'l B'k, Boston,	50,000	45,500 00	49,500 00
135	Suffolk National Bank, Boston,	13,500	14,141 25	13,500 00
551	Tremont Nat'l Bank, Boston, .	55,100	49,039 00	55,100 00
150	Home Nat'l Bank, Brockton, .	15,000	28,500 00	15,000 00
26	Conway Nat'l Bank, Conway,	2,600	2,730 00	2,600 00
75	Wachusett N'l B'k, Fitchburg,	7,500	15,000 00	7,500 00
75	Railroad Nat'l Bank, Lowell, .	7,500	9,900 00	7,500 00
217	First National Bank, Lynn, .	21,700	30,380 00	21,700 00
67	Blue Hill Nat'l Bank, Milton,	6,700	7,437 00	6,700 00
147	Newton Nat'l Bank, Newton, .	14,700	11,760 00	13,900 00
		\$730,400	\$839,012 38	\$726,700 00

Charlestown Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$12,000	\$12,240 00	\$11,700 00
Boston & Lowell R.R. 5s, . . .	25,000	26,000 00	25,000 00
Boston & Maine R.R. 4½s, . . .	100,000	115,500 00	100,000 00
Concord & Claremont R.R. 4½s, . . .	25,000	26,750 00	25,000 00
Fitchburg R.R. 4s,	66,000	66,590 00	62,000 00
Fitchburg R.R. 4½s,	60,000	60,600 00	60,000 00
Fitchburg R.R. 5s,	200,000	216,500 00	200,000 00
Maine Central R.R. 4s,	25,000	25,250 00	25,000 00
Upper Coos R.R. 4s,	50,000	50,000 00	49,700 00
Upper Coos R.R. 4½s,	75,000	81,000 00	75,000 00
	\$638,000	\$680,430 00	\$633,400 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$131,684 99	2 per cent.	\$881,500 00	4½ per cent.	\$610,400 00	5½ per cent.
134,491 54	2½ “	104,200 00	4½ “	221,056 00	6 “
731,500 00	4 “	1,478,125 00	5 “	13,900 00	6½ “
153,000 00	4½ “				

Amount invested in real estate for banking purposes,	\$70,000 00
Estimated value of the same,	82,500 00
Assessed value of the same,	82,500 00
Net income received from same during year ending Oct. 31, 1895, . . .	3,277 82
Value, by books, of other real estate held or owned by foreclosure or otherwise,	49,350 00
Assessed value of the same,	57,650 00
Net income received from same during year ending Oct. 31, 1895, . . .	1,150 71
Number of loans which are of an amount not exceeding \$3,000 each, . .	695
Aggregate amount of the same,	1,058,381 00
Total number of loans upon real estate,	880
Amount of investments from which no income is received,	4,700 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	267,962 59
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$123,320 70 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 103,000 00* }	226,320 70
Number of accounts opened during the year ending Oct. 31, 1895, . . .	2,236
Number of accounts closed during the year ending Oct. 31, 1895, . . .	1,262
Total number of open accounts Oct. 31, 1895,	16,216

* Estimated.

Charlestown Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$9,771 24
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	1,057,293 58
Number of same,	13,715
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	781,771 57
Number of same,	10,165
Date of examination by commissioner: May 27.	

CHELSEA SAVINGS BANK — CHELSEA.

Incorporated April 29, 1854. Present number of corporators, 148.

OTIS HINMAN, *President.*

ALBERT A. FICKETT, *Treasurer.*

ALBERT A. FICKETT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

OTIS HINMAN,

JOHN T. HADAWAY,

ALONZO C. TENNEY,

JAMES GOULD,

JOHN K. HODGDON.

Open for business every business day, 8 A.M. to 1 P.M.; Saturdays, 4 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$645,950 00	Deposits, . . .	\$2,968,365 87
Loans on public funds, . . .	20,000 00	Guaranty fund, .	152,000 00
Bank stock as per schedule, .	152,300 00	Interest account, .	20,572 55
Loans on bank stock, . . .	10,000 00	Profit and loss ac-	
Railroad bonds as per schedule,	189,100 00	count, . . .	81,006 10
Loans on railroad stock, . . .	175 00	Suspense account, .	4,781 66
Real estate (for banking pur-			
poses),	44,401 36		
Real estate by foreclosure, . .	38,736 21		
Loans on real estate,	1,652,943 00		
Loans on personal security, . .	334,010 00		
Loans to counties, cities or towns			
(notes),	31,500 00		
Loans on depositors' books, . .	200 00		
Deposits in banks, on interest, .	62,543 16		
Expense account,	4,589 72		
Premium account,	36,911 50		
Cash on hand,	3,366 23		
	<hr/>		<hr/>
	\$3,226,726 18		\$3,226,726 18

Cash on Deposit in Banks, amount in each :—

Commercial National Bank, Boston,	\$30,365 38
First National Bank, Chelsea,	32,177 78

Loan on Public Funds :—

On \$20,000 Kansas City, Mo., 4½s,	\$20,000 00
--	-------------

Chelsea Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

On 40 shares First National Bank, Chelsea,	\$3,500 00†
On 40 shares Commercial National Bank, Boston,	2,500 00
On 40 shares Fourth National Bank, Boston,	4,000 00†

Loan on Railroad Stock : —

On 2 shares Boston & Maine R.R.,	\$175 00
--	----------

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s,	\$6,000	\$6,000 00	\$6,000 00
of Boston, Mass., 4s,	50,950	55,965 00	50,950 00
of Boston, Mass., 6s,	29,000	33,930 00	29,000 00
of Cambridge, Mass., 6s,	2,000	2,320 00	2,000 00
of Canton, Ohio, 5s,	13,500	14,050 00	13,500 00
of Chicago, Ill., 3 65s,	7,000	7,000 00	7,000 00*
of Cleveland, Ohio, 4s,	13,000	13,210 00	13,000 00
of Dayton, Ohio, 5s,	19,000	19,590 00	19,000 00*
of East Saginaw, Mich., 5s,	18,500	19,425 00	18,500 00
of Fall River, Mass., 6s,	5,000	5,860 00	5,000 00
of Fort Wayne, Ind., 4 1/2s,	20,000	21,800 00	20,000 00
of Gardiner, Me., 4s,	6,000	6,120 00	6,000 00
of Grand Rapids, Mich., 4s,	13,000	13,450 00	13,000 00
of Grand Rapids, Mich., 5s,	22,000	22,110 00	22,000 00
of Keene, N. H., 4s,	20,000	20,700 00	20,000 00
of Lawrence, Mass., 6s,	35,000	39,750 00	35,000 00
of Lawrence, Mass., 4s,	25,000	26,250 00	25,000 00
of Lewiston, Me., 4s,	30,000	31,725 00	30,000 00
of Lewiston, Me., 5s,	16,000	18,080 00	16,000 00
of Lowell, Mass., 4s,	8,000	8,800 00	8,000 00
of Lynn, Mass., 6s,	6,000	6,010 00	6,000 00
of Newton, Mass., 4s,	65,000	69,150 00	65,000 00
of Peoria, Ill., 4 1/2s,	15,000	15,525 00	15,000 00
of Providence, R. I., 4 1/2s,	15,000	15,525 00	15,000 00
of Saginaw, Mich., 4s,	25,000	25,550 00	25,000 00
of Taunton, Mass., 4s,	25,000	26,812 00	25,000 00
of Taunton, Mass., 6s,	2,000	2,030 00	2,000 00
of Wallingford, Conn., 4s,	17,000	17,170 00	17,000 00
of Waltham, Mass., 4s,	22,000	23,390 00	22,000 00
of Worcester, Mass., 4 1/2s,	20,000	21,600 00	20,000 00
Town of Brookline, Mass., 5s,	5,000	5,250 00	5,000 00
of Canton, Mass., 4s,	8,000	8,327 00	8,000 00
of Danvers, Mass., 5s,	2,000	2,220 00	2,000 00
of Marblehead, Mass., 4s,	10,000	10,100 00	10,000 00
of Norwalk, Conn., 4s,	31,000	31,000 00	31,000 00
of Westminster, Vt., 4s,	500	500 00	500 00
of Winthrop, Mass., 5s,	11,000	12,100 00	11,000 00
State of New Hampshire, 6s,	7,500	8,440 00	7,500 00
	\$645,950	\$686,834 00	\$645,950 00

* Legal investments when made.

† The bank has been notified that these loans must be brought within the legal limit.

Chelsea Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlantic Nat'l Bank, Boston, .	\$4,000	\$5,040 00	\$4,000 00
186	Atlas National Bank, Boston, .	18,600	22,878 00	18,600 00
20	Boston National B'k, Boston, .	2,000	2,000 00	2,000 00
25	Boylston Nat'l Bank, Boston, .	2,500	3,275 00	2,500 00
50	Central Nat'l Bank, Boston, .	5,000	6,500 00	5,000 00
50	Commercial N'l Bank, Boston,	5,000	4,000 00	5,000 00
40	Continental N'l B'k, Boston, .	4,000	4,320 00	4,000 00
226	Eliot National Bank, Boston, .	22,600	30,058 00	22,600 00
38	Everett Nat'l Bank, Boston, .	3,800	3,078 00	3,800 00
50	Freeman's Nat'l Bank, Boston,	5,000	4,500 00	5,000 00
36	Howard Nat'l Bank, Boston, .	3,600	3,492 00	3,600 00
6	Market Nat'l Bank, Boston, .	600	480 00	600 00
70	Massachusetts N'l B'k, Boston,	7,000	5,950 00	7,000 00
16	Merchants' N'l Bank, Boston, .	1,600	2,560 00	1,600 00
52	N'l B'k of Commerce, Boston, .	5,200	5,772 00	5,200 00
15	N'l B'k of No. America, Boston,	1,500	1,605 00	1,500 00
63	N'l B'k of Redemption, Boston,	6,300	7,623 00	6,300 00
130	N'l B'k of the Republic, Boston,	13,000	19,760 00	13,000 00
43	National City Bank, Boston, .	4,300	3,483 00	4,300 00
20	National Eagle Bank, Boston,	2,000	1,660 00	2,000 00
14	Nat'l Exchange Bank, Boston,	1,400	1,750 00	1,400 00
42	Nat'l Webster Bank, Boston, .	4,200	4,368 00	4,200 00
15	North National Bank, Boston,	1,500	1,575 00	1,500 00
43	Shawmut Nat'l Bank, Boston,	4,300	4,730 00	4,300 00
28	State National Bank, Boston, .	2,800	3,136 00	2,800 00
25	Suffolk National B'k, Boston, .	2,500	2,625 00	2,500 00
50	Third National Bank, Boston,	5,000	4,550 00	5,000 00
30	Tremont Nat'l Bank, Boston, .	3,000	2,670 00	3,000 00
30	First National Bank, Chelsea,	3,000	3,180 00	3,000 00
45	Railroad Nat'l Bank, Lowell, .	4,500	5,940 00	4,500 00
5	Nat'l Exchange Bank, Salem,	500	500 00	500 00
20	First N'l Bank, So. Weymouth,	2,000	2,300 00	2,000 00
		\$152,300	\$175,358 00	\$152,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$25,000	\$26,250 00	\$25,000 00
Boston & Maine R.R. 4½s, . . .	20,000	23,100 00	20,000 00
Boston & Providence R.R. 4s, . . .	45,000	47,250 00	45,000 00
Fitchburg R.R. 4s,	2,000	2,020 00	2,000 00
Fitchburg R.R. 4½s,	20,000	20,200 00	20,000 00
Fitchburg R.R. 5s,	52,000	55,780 00	52,000 00

Chelsea Savings Bank—Concluded.

Detailed Statement of Railroad Bonds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 7s,	\$100	\$108 00	\$100 00
Old Colony R.R. 4s,	15,000	16,125 00	15,000 00
Salem & Lowell R.R. 6s,	10,000	10,500 00	10,000 00
	\$189,100	\$201,333 00	\$189,100 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$62,543 16	2½ per cent.	\$130,360 00	4½ per cent.	\$316,900 00	5½ per cent.
169,000 00	4 “	691,775 00	5 “	640,793 00	6 “
100,000 00	4¼ “				

Amount invested in real estate for banking purposes,	\$44,401 36
Estimated value of the same,	44,401 36
Assessed value of the same,	25,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	38,736 21
Assessed value of the same,	42,900 00
Number of loans which are of an amount not exceeding \$3,000 each, 718	
Aggregate amount of the same,	997,970 92
Total number of loans upon real estate,	828
Amount of investments from which no income is received,	2,195 70
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	148,292 80
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$52,884 06 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 54,327 16 }	107,211 22
Number of accounts opened during the year ending Oct. 31, 1895,	1,926
Number of accounts closed during the year ending Oct. 31, 1895,	1,269
Total number of open accounts Oct. 31, 1895,	13,811
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	8,922 94
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	743,622 95
Number of same,	17,221
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	655,450 70
Number of same,	11,448
Date of examination by commissioner: March 14.	

CHICOPEE SAVINGS BANK—CHICOPEE.

Incorporated Feb. 27, 1845. Present number of corporators, 58.

JOHN B. WOOD, *President*.

H. H. HARRIS, *Treasurer*.

LUTHER WHITE, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

JOHN B. WOOD,

J. A. CARTER,

L. M. FERRY,

JAS. L. PEASE.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$71,000 00	Deposits,	\$904,126 99
Bank stock as per schedule, .	22,600 00	Guaranty fund, .	40,400 00
Loans on bank stock,	500 00	Profit and loss account,	11,427 58
Railroad bonds as per schedule, .	69,000 00		
Loans on railroad stock,	150 00		
Loans on real estate,	598,068 00		
Loans on personal security, . .	106,653 00		
Loans to counties, cities or towns (notes),	46,550 00		
Loans on depositors' books, . .	325 00		
Deposits in banks, on interest, .	30,000 00		
Deposits in banks, not on interest, .	4,264 05		
Cash on hand,	6,844 52		
	\$955,954 57		\$955,954 57

Cash on Deposit in Banks, amount in each :—

First National Bank, Chicopee,	\$4,264 05
Hampshire County National Bank, Northampton,	10,000 00
Chicopee National Bank, Springfield,	5,000 00
City National Bank, Springfield,	10,000 00
Pynchon National Bank, Springfield,	5,000 00

Loan on Bank Stock :—

On 20 shares Third National Bank, Springfield,	\$500 00
--	----------

Loan on Railroad Stock :—

On 3 shares Boston & Albany R.R.,	\$150 00
---	----------

Chicopee Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s, . . .	\$10,000	\$10,200 00	\$10,000 00
of Chicopee, Mass., 4s, . . .	21,000	21,925 00	21,000 00
of Lynn, Mass., 4s, . . .	10,000	10,600 00	10,000 00
of Milwaukee, Wis., 5s, . . .	6,000	6,990 00	6,000 00
of Portland, Me., 6s, . . .	5,000	6,250 00	5,000 00
of Providence, R. I., 4s, . . .	10,000	10,900 00	10,000 00
Town of Rockport, Mass., 4s, . . .	9,000	9,300 00	9,000 00
	\$71,000	\$76,165 00	\$71,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	N'l B'k of Redemption, Boston,	\$1,000	\$1,100 00	\$1,000 00
100	First National Bank, Chicopee,	10,000	14,000 00	10,000 00
50	City Nat'l Bank, Springfield, .	5,000	6,250 00	5,000 00
66	Chapin N'l Bank, Springfield,	6,600	7,920 00	6,600 00
		\$22,600	\$29,270 00	\$22,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$10,000	\$10,500 00	\$10,000 00
Boston & Lowell R.R. 4s, . . .	10,000	10,000 00	10,000 00
Boston & Lowell R.R. 4½s, . . .	4,000	4,160 00	4,000 00
Boston & Providence R.R. 4s, . . .	10,000	10,300 00	10,000 00
Maine Central R.R. 5s, . . .	3,000	3,000 00	3,000 00
Old Colony R.R. 4s, . . .	20,000	20,000 00	20,000 00
Old Colony R.R. 6s, . . .	5,000	5,000 00	5 0 0 00
Upper Coos R.R. 4½s, . . .	7,000	7,000 00	7,000 00
	\$69,000	\$69,960 00	\$69,000 00

Chicopee Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$45 000 00	4 per cent.	\$148,550 00	4½ per cent.	\$552,846 00	5 per cent.
19,000 00	4¼ “	16,000 00	4¾ “	850 00	6 “

Number of loans which are of an amount not exceeding \$3,000 each, 304
 Aggregate amount of the same, \$298,116 00
 Total number of loans upon real estate, 318
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1895, 43,120 99
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend { 2 per cent., \$16,567 59 }
 during the year ending Oct. 31, 1895, . . . { 2 per cent., 17,020 53 } 33,588 12
 Number of accounts opened during the year ending Oct. 31, 1895, . 372
 Number of accounts closed during the year ending Oct. 31, 1895, . 223
 Total number of open accounts Oct. 31, 1895, 2,226
 Total expenses of the corporation for the year ending Oct. 31, 1895 (ex-
 clusive of taxes), 3,504 84
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1895, 160,181 37
 Number of same, 2,440
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1895, 144,354 32
 Number of same, 1,793
 Date of examination by commissioner: August 1.

CHICOPEE FALLS SAVINGS BANK—CHICOPEE FALLS.

Incorporated May 11, 1875. Present number of corporators, 33.

GEORGE S. TAYLOR, *President.*

HENRY J. BOYD, *Treasurer.*

HENRY J. BOYD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

H. S. NEWELL,

G. M. MORTON,

JAMES FLINT.

Open for business every business day, 8 to 11 A.M.; 1 to 4 P.M.; 6 to 7 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$25,125 00	Deposits,	\$401,284 93
Loans on real estate,	263,616 00	Guaranty fund,	8,275 66
Loans on personal security,	75,768 50	Interest account,	1,026 57
Deposits in banks, on interest,	56,014 41	Profit and loss account,	11,464 43
Deposits in banks, not on interest,	232 08		
Cash on hand,	1,295 60		
	<u>\$422,051 59</u>		<u>\$422,051 59</u>

Cash on Deposit in Banks, amount in each:—

Chicopee National Bank, Springfield,	\$10,232 08
City National Bank, Springfield,	12,396 16
Pynchon National Bank, Springfield,	9,262 86
Springfield National Bank, Springfield,	11,967 55
Springfield Safe Deposit and Trust Company, Springfield,	12,048 05
Third National Bank, Springfield,	339 79

Number of loans which are of an amount not exceeding \$3,000 each,	191	
Aggregate amount of the same,		\$228,319 50
Total number of loans upon real estate,	166	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		18,184 51
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$6,750 96 } during the year ending Oct. 31, 1895, { 2 per cent., 7,026 93 }		13,777 89
Number of accounts opened during the year ending Oct. 31, 1895,	362	
Number of accounts closed during the year ending Oct. 31, 1895,	230	
Total number of open accounts Oct. 31, 1895,	1,439	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		1,075 71
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		120,401 26
Number of same,	2,795	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		82,504 96
Number of same,	1,287	
Date of examination by commissioner: August 2.		

CITIZENS' SAVINGS BANK — FALL RIVER.

Incorporated October, 1851. Present number of corporators, 54.

JOHN C. MILNE, *President.*

E. E. HATHAWAY, *Treasurer.*

GEO. H. EDDY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN C. MILNE,

M. G. B. SWIFT,

SAMUEL W. HATHAWAY,

HENRY H. EARL.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$125,000 00	Deposits, . . .	\$3,492,282 45
Bank stock as per schedule, .	321,240 00	Guaranty fund, .	140,082 50
Railroad bonds as per schedule, .	128,000 00	Discount, . . .	148,134 07
Real estate by foreclosure, .	4,372 63	Suspense, . . .	25,380 86
Loans on real estate, . . .	2,248,935 70		
Loans on personal security, .	846,721 00		
Loans to counties, cities or towns (notes),	17,999 80		
Deposits in banks, on interest, .	108,643 74		
Deposits in banks, not on interest, .	627 81		
Expense account,	2,341 37		
Cash on hand,	1,997 83		
	<hr/> \$3,805,879 88		<hr/> \$3,805,879 88

Cash on Deposit in Banks, amount in each:—

First National Bank, Boston,	\$24,700 98
National Bank of Redemption, Boston,	31,396 64
National Bank of the Republic, Boston,	31,238 20
Washington National Bank, Boston,	21,307 92
Pocasset National Bank, Fall River,	627 81

Citizens' Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 8s, . . .	\$500	\$705 00	\$500 00
of Chicago, Ill., 4s, . . .	25,000	26,000 00	25,000 00*
of Fort Wayne, Ind., 6s, . . .	2,000	2,120 00	2,000 00
of Indianapolis, Ind., 4s, . . .	20,000	20,600 00	20,000 00
of Kansas City, Mo., 4½s, . . .	25,000	27,500 00	25,000 00
of Milwaukee, Wis., 5s, . . .	29,000	32,255 00	29,000 00
of Somerville, Mass., 4½s, . . .	5,000	5,300 00	5,000 00
of Waterbury, Conn., 4s, . . .	10,500	10,945 00	10,500 00
United States 4s,	8,000	9,680 00	8,000 00
	\$125,000	\$135,105 00	\$125,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Boston Nat'l Bank, Boston, . .	\$1,400	\$1,400 00	\$1,400 00
6	Continental N'l Bank, Boston, .	600	648 00	600 00
93	Eliot National Bank, Boston, .	9,300	12,090 00	9,300 00
250	First National Bank, Boston, .	25,000	64,750 00	25,000 00
140	Howard Nat'l Bank, Boston, . .	14,000	13,580 00	14,000 00
50	Merchants' N'l Bank, Boston, .	5,000	8,000 00	5,000 00
77	N'l B'k of Commerce, Boston, .	7,700	8,547 00	7,700 00
128	N'l B'k of Redemption, Boston, .	12,800	15,488 00	12,800 00
25	N'l B'k of the Republic, Boston, .	2,500	3,800 00	2,500 00
225	N'l Hide & Leather B'k, Boston, .	22,500	23,850 00	22,500 00
281	Nat'l Revere Bank, Boston, . .	28,100	25,852 00	28,100 00
35	Shawmut Nat'l Bank, Boston, .	3,500	3,815 00	3,500 00
51	State National Bank, Boston, .	5,100	5,712 00	5,100 00
25	Suffolk Nat'l Bank, Boston, . .	2,500	2,600 00	2,500 00
102	Washington N'l Bank, Boston, .	10,200	11,016 00	10,200 00
174	Fall River N'l B'k, Fall River, .	17,400	19,140 00	16,012 50
149	Massasoit N'l B'k, Fall River, .	14,900	22,350 00	14,900 00
300	Metacomet N'l B'k, Fall River, .	30,000	37,500 00	30,000 00
110	Nat'l Union Bank, Fall River, .	11,000	11,550 00	11,000 00
800	Pocasset N'l Bank, Fall River, .	80,000	116,000 00	80,000 00
180	Second N'l Bank, Fall River, . .	18,000	30,600 00	18,000 00
13	Railroad Nat'l Bank, Lowell, . .	1,300	1,690 00	1,127 50
		\$322,800	\$439,978 00	\$321,240 00

Citizens' Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s,	\$20,000	\$23,000 00	\$20,000 00
Boston, Winthrop & Shore R.R. 5s,	7,000	7,490 00	7,000 00
Concord & Montreal R.R. 4s,	20,000	20,800 00	20,000 00
Fitchburg R.R. 5s,	1,000	1,100 00	1,000 00
Maine Central R.R. 4½s,	26,000	28,080 00	26,000 00
Maine Central R.R. 5s,	2,000	2,260 00	2,000 00
Maine Central R.R. 6s,	500	545 00	500 00
Maine Central R.R. 7s,	6,500	8,695 00	6,500 00
Portland & Ogdensburg R.R. 6s,	5,000	5,450 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	15,000	17,850 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	25,750 00	25,000 00
	\$128,000	\$141,020 00	\$128,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$108,643 74	2 per cent.	\$372,959 80	4 per cent.	\$728,756 70	5½ per cent.
276,000 00	3½ “	267,500 00	4½ “	9,685 00	6 “
52,000 00	3¾ “	1,406,755 00	5 “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$4,372 63
Assessed value of the same,	3,810 00
Net income received from same during year ending Oct. 31, 1895,	127 02
Number of loans which are of an amount not exceeding \$3,000 each,	453
Aggregate amount of the same,	631,693 20
Total number of loans upon real estate,	609
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	185,737 02
Times for the dividends fixed by the by-laws: second Monday in June and December.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$72,557 22 } during the year ending Oct. 31, 1895, . . . { 2½ per cent., 74,485 47 }	147,042 69
Number of accounts opened during the year ending Oct. 31, 1895,	1,331
Number of accounts closed during the year ending Oct. 31, 1895,	1,038
Total number of open accounts Oct. 31, 1895,	5,994
Total expenses of the corporation for the year ending Oct. 31, 1895 (ex- clusive of taxes),	10,469 34
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	553,864 81
Number of same,	5,114
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	519,599 78
Number of same,	4,737
Date of examination by commissioner: July 25.	

CITY SAVINGS BANK—PITTSFIELD.

Incorporated April 13, 1893. Present number of corporators, 28.

FRANCIS W. ROCKWELL, *President.*

HIRAM B. WELLINGTON, *Treasurer.*

BENJ. M. ENGLAND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HENRY R. PIERSON,

WM. M. MERCER,

JACOB GUNLICH,

ARTHUR A. MILLS,

HIRAM B. WELLINGTON.

Open for business every business day, except Saturdays, 9 A. M. to 12 M.; 1 to 3 P. M.
Saturdays, 9 A. M. to 12 M.; 1 to 6 P. M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$16,000 00	Deposits,	\$212,667 92
Bank stock as per schedule, .	4,928 00	Guaranty fund, . .	585 84
Loans on bank stock,	2,950 00	Interest account, .	504 77
Railroad bonds as per schedule,	24,000 00		
Loans on real estate,	137,590 00		
Loans on personal security, . .	15,400 00		
Loans to counties, cities or towns			
(notes),	3,400 00		
Loans on depositors' books, . .	20 00		
Deposits in banks, on interest, .	2,019 67		
Deposits in banks, not on interest,	2,132 34		
Expense account,	864 10		
Premium account,	2,858 75		
Furniture,	811 76		
Cash on hand,	783 91		
	<u>\$213,758 53</u>		<u>\$213,758 53</u>

Cash on Deposit in Banks, amount in each:—

First National Bank, Adams,	\$63 93
Agricultural National Bank, Pittsfield,	951 24
Pittsfield National Bank, Pittsfield,	708 18
Third National Bank, Pittsfield,	308 99
Berkshire Loan and Trust Company, Pittsfield,	2,119 67

City Savings Bank—Continued.

Loans on Bank Stock, amount on each:—

On 6 shares Pittsfield National Bank, Pittsfield,	\$550 00
On 10 shares Third National Bank, Pittsfield,	1,000 00
On 10 shares Berkshire Loan and Trust Company, Pittsfield,	1,000 00
On 5 shares Berkshire National Bank, No. Adams,	400 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams, Mass., 5s,	\$5,000	\$5,600 00	\$5,000 00
of Stoughton, Mass., 4s,	6,000	6,360 00	6,000 00
United States 5s,	5,000	5,736 00	5,000 00
	\$16,000	\$17,696 00	\$16,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
19	First Nat'l Bank, Springfield, .	\$1,900	\$2,318 00	\$2,318 00
10	Housatonic National Bank, Stockbridge,	1,000	1,550 00	1,535 00
10	Berkshire N'l B'k, No. Adams,	1,000	1,075 00	1,075 00
		\$3,900	\$4,943 00	\$4,928 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	\$5,000	\$5,337 00	\$5,000 00
Boston & Maine R.R. 4s,	5,000	5,837 00	5,000 00
Concord & Montreal R.R. 4s,	4,000	4,210 00	4,000 00
Fitchburg R.R. 5s,	5,000	5,300 00	5,000 00
Penobscot Shore Line R.R. 4s,	5,000	5,250 00	5,000 00
	\$24,000	\$25,934 00	\$24,000 00

City Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,019 67	2 per cent.	\$146,480 00	5 per cent.	\$12,880 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each,	87	
Aggregate amount of the same,		\$98,860 00
Total number of loans upon real estate,	86	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		6,099 88
Times for the dividends fixed by the by-laws: first Thursday in January and July.		
Rate and amount of each semi-annual dividend { 2 per cent., \$2,195 80 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 2,891 95 }		5,087 75
Number of accounts opened during the year ending Oct. 31, 1895, .	435	
Number of accounts closed during the year ending Oct. 31, 1895, .	145	
Total number of open accounts Oct. 31, 1895,	772	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		453 96
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		136,597 57
Number of same,	1,448	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		58,486 45
Number of same,	618	
Date of examination by commissioner: September 17.		

CITY FIVE CENTS SAVINGS BANK—HAVERHILL.

Incorporated March 31, 1870. Present number of corporators, 61.

JOHN B. NICHOLS, *President.*

GEORGE W. NOYES, *Treasurer.*

GEORGE W. NOYES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN B. NICHOLS,

IRA O. SAWYER,

C. W. CHASE,

SAMUEL W. HOPKINSON,

JOHN E. GALE.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 2 to 3 P.M.;
on Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$180,000 00	Deposits,	\$1,444,874 26
Bank stock as per schedule, .	40,100 00	Guaranty fund, .	70,300 00
Loans on bank stock,	11,300 00	Interest account, .	21,240 01
Railroad bonds as per schedule, .	203,000 00	Profit and loss ac-	
Loans on railroad stock,	2,225 00	count,	11,466 68
Loans on real estate,	757,141 00		
Loans on personal security, . .	329,580 00		
Loans to counties, cities or towns			
(notes),	7,340 00		
Loans on depositors' books, . .	500 00		
Deposits in banks, on interest, .	6,491 93		
Expense account,	2,117 42		
Premium account,	5,229 20		
Taxes paid,	1,624 72		
Cash on hand,	1,231 68		
	<hr/>		<hr/>
	\$1,547,880 95		\$1,547,880 95

Cash on Deposit in Bank :—

First National Bank, Haverhill, \$6,491 93

City Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

On 20 shares Amesbury National Bank, Amesbury,	\$1,700 00
On 4 shares First National Bank, Haverhill,	400 00
On 2 shares First National Bank, Haverhill,	600 00
On 5 shares Haverhill Safe Deposit and Trust Company, Haverhill,	
On 2 shares First National Bank, Haverhill,	200 00
On 5 shares First National Bank, Haverhill,	400 00
On 100 shares Essex National Bank, Haverhill,	8,000 00

Loans on Railroad Stock, amount on each :—

On 6 shares Boston & Maine R.R.,	\$600 00
On 2 shares Boston & Maine R.R.,	125 00
On 30 shares Boston & Maine R.R.,	500 00
On 18 shares Boston & Maine R.R.,	1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	\$27,000	\$27,405 00	\$27,000 00
of Brockton, Mass., 4s,	7,000	7,245 00	7,000 00
of Cleveland, Ohio, 4s,	20,000	20,700 00	20,000 00
of Grand Rapids, Mich., 5s,	25,000	25,375 00	25,000 00
of Haverhill, Mass., 4s,	51,000	53,065 00	51,000 00
of Indianapolis, Ind., 4s,	10,000	10,400 00	10,000 00
of Waterbury, Conn., 4s,	25,000	25,374 00	25,000 00
Town of Bradford, Mass., 4s,	15,000	15,337 00	15,000 00
	<u>\$180,000</u>	<u>\$184,901 00</u>	<u>\$180,000 00</u>

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
74	Continental N'l B'k, Boston,	\$7,400	\$7,992 00	\$7,400 00
30	Massachusetts N'l B'k, Boston,	3,000	2,550 00	3,000 00
25	Merchants' N'l Bank, Boston,	2,500	4,000 00	2,500 00
9	N'l B'k of Commerce, Boston,	900	999 00	900 00
30	Tremont Nat'l Bank, Boston,	3,000	2,670 00	3,000 00
211	First Nat'l Bank, Haverhill,	21,100	27,430 00	21,100 00
9	Haverhill N'l B'k, Haverhill,	900	1,350 00	900 00
13	Merrimac N'l B'k, Haverhill,	1,300	2,080 00	1,300 00
		<u>\$40,100</u>	<u>\$49,071 00</u>	<u>\$40,100 00</u>

City Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	\$50,000	\$52,500 00	\$50,000 00
Boston & Maine R.R. 4½s, . . .	10,000	11,600 00	10,000 00
Concord & Montreal R.R. 4s, . . .	25,000	26,000 00	25,000 00
Fitchburg R.R. 4s,	5,000	5,025 00	5,000 00
Fitchburg R.R. 5s,	33,000	35,910 00	33,000 00
Leeds & Farmington R.R. 6s, . . .	10,000	10,100 00	10,000 00
Maine Central R.R. 7s,	10,000	13,600 00	10,000 00
Old Colony R.R. 4s,	15,000	16,050 00	15,000 00
Old Colony R.R. 6s,	10,000	10,150 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	11,900 00	10,000 00
Upper Coos R.R. 4s,	15,000	15,000 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,300 00	10,000 00
	\$203,000	\$218,135 00	\$203,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,491 93	3½ per cent.	\$98,080 00	4½ per cent.	\$33,950 00	5½ per cent.
83,740 00	4 “	709,580 00	5 “	82,736 00	6 “
100,000 00	4½ “				

Number of loans which are of an amount not exceeding \$3,000 each, 260
 Aggregate amount of the same, \$365,790 00
 Total number of loans upon real estate, 293
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1895, 70,320 78
 Times for the dividends fixed by the by-laws: first Wednesday in June
 and December.
 Rate and amount of each semi-annual dividend { 2 per cent., \$26,338 89 }
 during the year ending Oct. 31, 1895, . . . { 2 per cent., 27,081 22 } 53,420 11
 Number of accounts opened during the year ending Oct. 31, 1895, . . . 986
 Number of accounts closed during the year ending Oct. 31, 1895, . . . 746
 Total number of open accounts Oct. 31, 1895, 5,903
 Total expenses of the corporation for the year ending Oct. 31, 1895 (ex-
 clusive of taxes), 3,957 56
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1895, 258,267 20
 Number of same, 5,244
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1895, 244,045 26
 Number of same, 3,710
 Date of examination by commissioner: February 26.

CITY INSTITUTION FOR SAVINGS—LOWELL.

Incorporated April 12, 1837. Present number of corporators, 37.

FREDERIC T. GREENHALGE, *President.*

F. A. BUTTRICK, *Treasurer.*

F. A. BUTTRICK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ADDISON PUTNAM,

F. T. GREENHALGE,

LEONARD HUNTRESS,

HENRY C. COOPER,

FRANK COBURN.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$998,250 00	Deposits, . . .	\$6,336,247 96
Bank stock as per schedule, . . .	730,869 75	Guaranty fund, . . .	380,000 00
Loans on bank stock, . . .	53,900 00	Interest account, . . .	101,824 04
Railroad bonds as per schedule, . .	1,160,000 00	Profit and loss account, . . .	72,414 07
Real estate by foreclosure, . . .	14,682 81		
Loans on real estate, . . .	2,617,376 29		
Loans on personal security, . . .	942,988 46		
Loans to counties, cities or towns (notes), . . .	17,500 00		
Deposits in banks, on interest, . .	321,333 65		
Suspense, . . .	33,162 00		
Cash on hand, . . .	423 11		
	<hr/> \$6,890,486 07		<hr/> \$6,890,486 07

Cash on Deposit in Banks, amount in each:—

Hancock National Bank, Boston,	\$25,000 00
National Bank of Redemption, Boston,	51,176 59
State National Bank, Boston,	78 71
Shoe & Leather National Bank, Boston,	175 66
Holyoke National Bank, Holyoke,	15,000 00
Appleton National Bank, Lowell,	104,902 69*
Pynchon National Bank, Springfield,	75,000 00
Third National Bank, Springfield,	50,000 00

* This deposit, in excess of the limit, has since been reduced.

City Institution for Savings — Continued.

Loans on Bank Stock, amount on each : —

On 10 shares Wamesit National Bank, Lowell,	\$1,000 00
On 15 shares Wamesit National Bank, Lowell,	} 3,000 00
On 15 shares Brockton National Bank, Brockton,	
On 5 shares Prescott National Bank, Lowell,	
On 38 shares Wamesit National Bank, Lowell,	500 00
On 6 shares Appleton National Bank, Lowell,	3,800 00
On 111 shares Pacific National Bank, Lawrence,	600 00
On 20 shares Lowell Trust Company, Lowell,	10,500 00
On 90 shares Old Lowell National Bank, Lowell,	1,500 00
On 5 shares Appleton National Bank, Lowell,	9,000 00
On 20 shares Lowell Trust Company, Lowell,	} 2,100 00
On 40 shares Agawam National Bank, Springfield,	
On 30 shares First National Bank, Lowell,	
On 30 shares Old Lowell National Bank, Lowell,	3,200 00
On 10 shares Massachusetts Loan and Trust Company, Boston,	3,000 00
On 10 shares Prescott National Bank, Lowell,	3,000 00
On 90 shares Pacific National Bank, Lawrence,	3,000 00
On 50 shares Appleton National Bank, Lowell,	700 00
	1,000 00
	6,000 00
	5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s,	\$50,000	\$51,000 00	\$50,000 00
of Cleveland, Ohio, 4s,	52,000	52,880 00	52,000 00
of Des Moines, Iowa, 4s,	60,000	60,900 00	60,000 00
of Fall River, Mass., 4s,	50,000	52,250 00	50,000 00
of Fitchburg, Mass., 4s,	125,000	133,250 00	125,000 00
of Indianapolis, Ind., 4s,	40,000	41,400 00	40,000 00
of Lawrence, Mass., 4s,	100,000	107,000 00	100,000 00
of Lowell, Mass., 4s,	50,000	55,000 00	50,000 00
of Milwaukee, Wis., 5s,	100,000	115,670 00	100,000 00
of Saginaw, Mich., 4½s,	50,000	56,600 00	50,000 00
of Waterbury, Conn., 4s,	100,000	105,000 00	100,000 00
Town of Cranston, R. I., 4s,	74,000	76,590 00	74,000 00
of Maynard, Mass., 4s,	15,000	15,825 00	15,000 00
United States 4s,	110,000	135,200 00	132,250 00
	\$976,000	\$1,058,565 00	\$998,250 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Atlantic Nat'l Bank, Boston,	\$8,000	\$10,100 00	\$8,000 00
200	Atlas National Bank, Boston,	20,000	24,650 00	20,000 00
204	Blackstone N'l Bank, Boston,	20,400	20,400 00	20,400 00

City Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Continued.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
210	Boston Nat'l Bank, Boston, .	\$21,000	\$21,052 50	\$21,000 00
124	Boylston Nat'l Bank, Boston, .	12,400	16,368 00	12,400 00
39	Bunker Hill N'l Bank, Boston, .	3,900	7,731 75	3,900 00
78	City National Bank, Boston, .	7,800	6,118 00	7,800 00
138	Columbian N'l Bank, Boston, .	13,800	13,455 00	13,800 00
146	Continental N'l Bank, Boston, .	14,600	15,768 00	14,600 00
100	Eliot National Bank, Boston, .	10,000	13,000 00	10,000 00
55	Everett Nat'l Bank, Boston, .	5,500	4,702 50	5,494 75
200	First Nat'l Bank, Boston, .	20,000	47,950 00	20,000 00
200	Globe Nat'l Bank, Boston, .	20,000	17,025 00	20,000 00
100	Hamilton Nat'l Bank, Boston, .	10,000	10,725 00	10,000 00
135	Howard Nat'l Bank, Boston, .	13,500	13,085 00	13,500 00
100	Market Nat'l Bank, Boston, .	10,000	8,000 00	10,000 00
44	Merchants' N'l Bank, Boston, .	4,400	7,051 00	4,400 00
100	Metropolitan N'l B'k, Boston, .	10,000	9,325 00	10,000 00
125	Massachusetts Loan & Trust Company, Boston, . . .	12,500	14,625 00	12,500 00
150	N'l B'k of Commerce, Boston, .	15,000	16,800 00	15,000 00
100	National Bank of the Com- monwealth, Boston, . . .	10,000	13,900 00	10,000 00
250	N'l B'k of No. America, Boston, .	25,000	26,500 00	25,000 00
400	N'l B'k of Redemption, Boston, .	40,000	48,400 00	40,000 00
400	N'l B'k of the Republic, Boston, .	40,000	61,200 00	40,000 00
30	Nat'l Eagle Bank, Boston, .	3,000	2,482 50	3,000 00
50	Nat'l Exchange Bank, Boston, .	5,000	6,250 00	5,000 00
150	N'l Hide & Leather B'k, Boston, .	15,000	15,937 50	15,000 00
375	Nat'l Revere Bank, Boston, .	37,500	34,875 00	37,500 00
36	Nat'l Union Bank, Boston, .	3,600	4,842 00	3,600 00
70	Nat'l Webster Bank, Boston, .	7,000	7,280 00	7,000 00
65	New England N'l B'k, Boston, .	6,500	10,318 75	6,500 00
167	North National Bank, Boston, .	16,700	17,889 87	16,700 00
40	Old Boston N'l Bank, Boston, .	4,000	4,370 00	4,000 00
265	Second Nat'l Bank, Boston, .	26,500	47,236 25	26,500 00
100	Shawmut Nat'l Bank, Boston, .	10,000	11,000 00	10,000 00
50	Shoe & Leather N'l B'k, Boston, .	5,000	4,525 00	4,500 00
108	State Nat'l Bank, Boston, .	10,800	12,204 00	10,800 00
205	Suffolk Nat'l Bank, Boston, .	20,500	21,576 25	20,500 00
400	Third Nat'l Bank, Boston, .	40,000	36,400 00	40,000 00
236	Tremont Nat'l Bank, Boston, .	23,600	21,004 00	23,600 00
39	Washington N'l B'k, Boston, .	3,900	4,212 00	3,900 00
25	Bay State N'l B'k, Lawrence, .	1,875	3,200 00	1,875 00
610	Appleton Nat'l Bank, Lowell, .	61,000	79,300 00	61,000 00
94	First Nat'l Bank, Lowell, .	9,400	16,450 00	9,400 00
220	Prescott Nat'l Bank, Lowell, .	22,000	32,450 00	22,000 00
73	Railroad Nat'l Bank, Lowell, .	7,300	9,490 00	7,300 00
100	Wamesit Nat'l Bank, Lowell, .	10,000	14,000 00	10,000 00
25	First N'l Bank, Marlborough, .	2,500	2,500 00	2,500 00

City Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares		Par Value.	Estimated Market Value.	Amount Invested.
42	Framingham National Bank, South Framingham, . . .	\$4,200	\$4,830 00	\$4,200 00
56	Merchants' N'l Bank, Lowell,	5,600	8,400 00	5,600 00
11	Old Lowell N'l Bank, Lowell,	1,100	1,320 00	1,100 00
		\$731,375	\$882,274 87	\$730,869 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$200,000	\$206,270 00	\$200,000 00
Concord & Montreal R.R. 4s, . . .	200,000	208,000 00	200,000 00
Conn. & Passumpsic Rivers R.R. 4s,	50,000	52,750 00	50,000 00
Fitchburg R.R. 4s, . . .	100,000	100,375 00	100,000 00
Fitchburg R.R. 4½s, . . .	100,000	101,000 00	100,000 00
Fitchburg R.R. 5s, . . .	100,000	106,500 00	100,000 00
Lowell & Lawrence R.R. 6s, . . .	10,000	10,300 00	10,000 00
Maine Central R.R. 4½s, . . .	50,000	54,000 00	50,000 00
Old Colony R.R. 4s, . . .	200,000	214,000 00	200,000 00
Sullivan County R.R. 4s, . . .	100,000	104,000 00	100,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	50,750 00	50,000 00
	\$1,160,000	\$1,207,945 00	\$1,160,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$156,333 65	2 per cent.	\$7,000 00	4¾ per cent.	\$10,500 00	5½ per cent.
165,000 00	3 “	452,370 00	4½ “	165,723 36	6 “
2,500 00	4 “	2,993,671 39	5 “		

Value, by books, of real estate held or owned by foreclosure or otherwise, \$14,682 81
 Assessed value of the same, 29,650 00
 Net income received from same during year ending Oct. 31, 1895, . . . 163 74
 Number of loans which are of an amount not exceeding \$3,000 each, . 452
 Aggregate amount of the same, 634,101 02
 Total number of loans upon real estate, 637

City Institution for Savings — Concluded.

Amount of investments from which no income is received,	\$71,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	318,644 55
Times for the dividends fixed by the by-laws: second Saturday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$117,972 44 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 120,194 58 }	238,167 02
Number of accounts opened during the year ending Oct. 31, 1895,	2,236
Number of accounts closed during the year ending Oct. 31, 1895,	1,659
Total number of open accounts Oct. 31, 1895,	15,952
Total expenses of the corporation for the year ending Oct. 31, 1895 (ex- clusive of taxes),	12,983 74
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	\$64,478 45
Number of same,	14,389
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	876,613 87
Number of same,	15,731
Date of examination by commissioner: November 19.	

CLINTON SAVINGS BANK—CLINTON.

Incorporated May 15, 1851. Present number of corporators, 52.

CHAS. L. SWAN, *President*.

C. L. S. HAMMOND, *Treasurer*.

CHAS. G. STEVENS, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

C. L. SWAN, G. W. WEEKS,
C. C. STONE, J. E. THAYER,
 LUCIUS FIELD.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; and 2 to 4 P.M.
Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$62,234 00	Deposits,	\$1,666,853 39
Loans on public funds,	700 00	Guaranty fund, . .	57,800 00
Bank stock as per schedule, .	84,000 00	Profit and loss ac-	
Loans on bank stock,	1,300 00	count,	2,737 18
Railroad bonds as per schedule, .	95,700 00		
Loans on railroad stock,	25,000 00		
Loans on real estate,	800,416 59		
Loans on personal security, . .	481,235 00		
Loans to counties, cities or towns			
(notes),	101,400 00		
Deposits in banks, on interest, .	17,665 96		
Deposits in banks, not on interest,	22,899 50		
Premium account,	10,682 91		
Oregon Short Line & Wabash			
R.R. bonds,*	17,700 00		
Cash on hand,	6,456 61		
	\$1,727,390 57		\$1,727,390 57

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

First National Bank, Boston, \$17,665 96
First National Bank, Clinton, 22,899 50

Clinton Savings Bank — Continued.

Loan on Public Funds :—

On \$1,000 United States 4s, \$700 00

Loan on Bank Stock :—

On 40 shares First National Bank, Clinton, \$1,300 00

Loan on Railroad Stock :—

On 250 shares Boston & Maine R.R., \$25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	\$4,000	\$4,080 00	\$4,000 00
of Boston, Mass., 5s, . .	2,000	2,280 00	2,000 00
of Cambridge, Mass., 6s, . .	5,000	5,850 00	5,000 00
of Providence, R. I., 6s, . .	1,000	1,110 00	1,000 00
Town of Clinton, Mass., 4s, . .	50,000	51,641 66	50,234 00
	\$62,000	\$64,961 66	\$62,234 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Atlas National Bank, Boston, .	\$1,400	\$1,725 50	\$1,400 00
2	Boston National Bank, Boston,	200	201 25	200 00
20	Central Nat'l Bank, Boston, .	2,000	2,600 00	4,000 00
16	Howard Nat'l Bank, Boston, .	1,600	1,552 00	1,600 00
20	Market Nat'l Bank, Boston, .	2,000	1,600 00	2,000 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,037 50	5,000 00
30	Metropolitan N'l B'k, Boston, .	3,000	2,797 50	3,000 00
44	N'l B'k of No. America, Boston,	4,400	4,664 00	4,400 00
5	National City Bank, Boston, .	500	405 00	500 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,062 50	1,000 00
70	National Webster B'k, Boston,	7,000	7,280 00	7,000 00
329	First National Bank, Clinton, .	32,900	41,125 00	32,900 00
40	Fitchburg N'l B'k, Fitchburg,	4,000	6,000 00	6,000 00
50	First N'l Bank, New Bedford, .	5,000	7,650 00	5,000 00
50	National Bank of Commerce, New Bedford,	5,000	4,250 00	5,000 00
50	Orange Nat'l Bank, Orange, .	5,000	7,500 00	5,000 00
		\$80,000	\$95,450 25	\$84,000 00

Clinton Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$20,600 00	\$20,000 00
Boston & Lowell R.R. 4½s, . . .	1,000	1,045 00	1,000 00
Boston & Lowell R.R. 5s, . . .	4,000	4,170 00	4,000 00
Fitchburg R.R. 4s,	6,000	6,060 00	6,000 00
Fitchburg R.R. 5s,	35,000	37,400 00	35,000 00
Maine Central R.R. 7s,	7,000	9,590 00	7,000 00
Old Colony R.R. 4s,	1,000	1,070 00	1,000 00
Old Colony R.R. 6s,	10,000	10,300 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	11,900 00	11,700 00
	\$94,000	\$102,135 00	\$95,700 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,665 96	2 per cent.	\$81,500 00	4½ per cent.	\$550 00	5½ per cent.
25,000 00	3¾ “	69,600 00	4½ “	74,732 00	6 “
350,500 00	4 “	804,334 59	5 “	3,835 00	7 “

Number of loans which are of an amount not exceeding \$3,000 each, . 380
 Aggregate amount of the same, \$413,093 84
 Total number of loans upon real estate, 385
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1895, 76,579 84
 Times for the dividends fixed by the by-laws: second Monday in April
 and October.
 Rate and amount of each semi-annual dividend { 2 per cent., \$31,299 09 }
 during the year ending Oct. 31, 1895, . . . 2 per cent., 31,547 78 } 62,846 87
 Number of accounts opened during the year ending Oct. 31, 1895, . 719
 Number of accounts closed during the year ending Oct. 31, 1895, . 655
 Total number of open accounts Oct. 31, 1895, 5,303
 Total expenses of the corporation for the year ending Oct. 31, 1895 (ex-
 clusive of taxes), 4,416 75
 Amount of deposits, not including dividends, received during the year end-
 ing Oct. 31, 1895, 288,174 80
 Number of same, 4,535
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1895, 293,121 27
 Number of same, 3,988
 Date of examination by commissioner: February 15.

COHASSET SAVINGS BANK—COHASSET.

Incorporated Feb. 28, 1845. Present number of corporators, 43.

ABRAHAM H. TOWER, *President.*

CALEB LOTHROP, *Treasurer.*

CALEB LOTHROP, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

MORGAN B. STETSON,
CHAS. F. TILDEN,

LOUIS N. LINCOLN,
ABRAHAM H. TOWER.

Open for business every business day, 9 A.M. to 12 M.; and 1.30 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$9,000 00	Deposits,	\$579,280 61
Bank stock as per schedule, .	52,700 00	Guaranty fund, .	23,040 00
Loans on bank stock, . . .	5,000 00	Interest account, .	8,467 65
Railroad bonds as per schedule, .	23,000 00	Profit and loss account,	6,809 49
Real estate by foreclosure, .	17,000 00	Uncompleted loans, .	1,167 50
Loans on real estate, . . .	380,289 15		
Loans on personal security, .	76,950 00		
Loans to counties, cities or towns (notes),	40,500 00		
Deposits in banks, on interest, .	13,061 04		
Expense account,	609 03		
Suspense account,	87 60		
Cash on hand,	568 43		
	<u>\$618,765 25</u>		<u>\$618,765 25</u>

Cash on Deposit in Banks, amount in each:—

Boston National Bank, Boston,	\$10,766 49
Hingham National Bank, Hingham,	2,294 55

Loan on Bank stock:—

On 50 shares Fourth National Bank, Boston,	\$5,000 00*
--	-------------

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Springfield, Ohio, 4½s, .	\$9,000	\$9,750 00	\$9,000 00

* The bank has been notified that this loan is in excess of the legal limit.

Cohasset Savings Bank—Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlas National Bank, Boston,	\$3,000	\$3,690 00	\$3,000 00
13	Blackstone N'l Bank, Boston,	1,300	1,300 00	1,300 00
45	Boston National Bank, Boston,	4,500	4,500 00	4,500 00
20	Columbian N'l Bank, Boston, .	2,000	2,000 00	2,000 00
40	Continental N'l Bank, Boston,	4,000	4,320 00	4,000 00
20	Everett Nat'l Bank, Boston, .	2,000	1,600 00	2,000 00
30	Market National Bank, Boston,	3,000	2,400 00	3,000 00
23	Merchants' Nat'l B'k, Boston, .	2,300	3,680 00	2,300 00
22	N'l B'k of the Republic, Boston,	2,200	3,344 00	2,200 00
43	National City Bank, Boston, .	4,300	3,483 00	4,300 00
18	National Eagle Bank, Boston,	1,800	1,494 00	1,800 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,650 00	2,500 00
45	National Revere Bank, Boston,	4,500	4,185 00	4,500 00
15	National Union Bank, Boston,	1,500	2,025 00	1,500 00
10	Nat'l Webster Bank, Boston, .	1,000	1,040 00	1,000 00
12	North National Bank, Boston,	1,200	1,260 00	1,200 00
32	Shawmut Nat'l Bank, Boston, .	3,200	3,520 00	3,200 00
38	State National Bank, Boston, .	3,800	4,256 00	3,800 00
36	Tremont Nat'l Bank, Boston, .	3,600	3,204 00	3,600 00
10	Washington N'l Bank, Boston,	1,000	1,080 00	1,000 00
		\$52,700	\$55,031 00	\$52,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$13,000	\$15,600 00	\$13,000 00
Upper Coos R.R. 4½s,	10,000	10,800 00	10,000 00
	\$23,000	\$26,400 00	\$23,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,766 49	2 per cent.	\$9,000 00	4½ per cent.	\$173,610 00	5 per cent.
2,294 55	2½ “	27,300 00	4½ “	86,100 00	5½ “
69,500 00	4 “	28,000 00	4¾ “	109,229 15	6 “

Cohasset Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$17,000 00
Assessed value of the same,	21,300 00
Number of loans which are of an amount not exceeding \$3,000 each, 181	
Aggregate amount of the same,	184,233 00
Total number of loans upon real estate, 185	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	29,055 77
Times for the dividends fixed by the by-laws: first Tuesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$10,921 44 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 11,105 19 }	22,026 63
Number of accounts opened during the year ending Oct. 31, 1895, . 141	
Number of accounts closed during the year ending Oct. 31, 1895, . 87	
Total number of open accounts Oct. 31, 1895, 1,369	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	2,032 74
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	76,689 31
Number of same, 715	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	79,496 32
Number of same, 880	
Date of examination by commissioner: September 3.	

CONWAY SAVINGS BANK—CONWAY.

Incorporated March 10, 1887. Present number of corporators, 23.

JOHN B. PACKARD, *President.*

W. G. AVERY, *Treasurer.*

W. G. AVERY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CARLOS BATCHELDER,

JOHN B. PACKARD,

ARTHUR P. DELABARRE,

HARRIS D. PEASE,

CHAS. B. MERRITT.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$5,000 00	Deposits,	\$162,404 72
Bank stock as per schedule, .	5,000 00	Guaranty fund, .	2,278 96
Loans on bank stock, . . .	2,174 00	Profit and loss ac-	
Railroad bonds as per schedule, .	5,000 00	count,	748 08
Loans on real estate, . . .	103,460 00		
Loans on personal security, .	20,630 00		
Loans to counties, cities or towns			
(notes),	4,500 00		
Deposits in banks, on interest, .	19,630 26		
Insurance account,	37 50		
	\$165,431 76		\$165,431 76

Cash on Deposit in Banks, amount in each :—

Conway National Bank, Conway,	\$8,630 26*
City National Bank, Holyoke,	5,000 00
Park National Bank, Holyoke,	1,000 00
Pynchon National Bank, Springfield,	5,000 00

* Since reduced within the legal limit.

Conway Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

On 3 shares Conway National Bank, Conway,	\$50 00
On 3 shares Conway National Bank, Conway,	200 00
On 5 shares Conway National Bank, Conway,	324 00
On 15 shares City National Bank, Holyoke,	1,100 00
On 5 shares Northampton National Bank, Northampton,	500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s,	\$1,000	\$1,140 00	\$1,000 00
of Cleveland, Ohio, 5s,	1,000	1,005 00	1,000 00
of Holyoke, Mass, 4s,	2,000	2,100 00	2,000 00
of Milwaukee, Wis., 5s,	1,000	1,180 00	1,000 00
	\$5,000	\$5,425 00	\$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Conway Nat'l Bank, Conway,	\$3,000	\$3,300 00	\$3,000 00
10	City National Bank, Holyoke,	1,000	1,100 00	1,000 00
10	Adams N'l B'k, North Adams,	1,000	1,200 00	1,000 00
		\$5,000	\$5,600 00	\$5,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	\$1,000	\$1,050 00	\$1,000 00
Connecticut River R.R. 4s,	1,000	1,060 00	1,000 00
Fitchburg R.R. 6s,	1,000	1,030 00	1,000 00
Old Colony R.R. 4s,	1,000	1,080 00	1,000 00
Worcester, Nashua & Roch. R.R. 4s,	1,000	1,040 00	1,000 00
	\$5,000	\$5,260 00	\$5,000 00

Conway Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$23,630 26	4 per cent.	\$122,540 00	5 per cent.	\$4,224 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each,	78	
Aggregate amount of the same,		\$61,264 00
Total number of loans upon real estate,	65	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		7,614 78
Times for the dividends fixed by the by-laws: May 1 and November 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$2,901 09 } during the year ending Oct. 31, 1895, . { 2 per cent., 3,038 44 }		5,939 53
Number of accounts opened during the year ending Oct. 31, 1895,	90	
Number of accounts closed during the year ending Oct. 31, 1895,	76	
Total number of open accounts Oct. 31, 1895,	616	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		565 43
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		35,999 52
Number of same,	397	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		34,025 85
Number of same,	390	
Date of examination by commissioner: June 21.		

COUNTY SAVINGS BANK—CHELSEA.

Incorporated Feb. 27, 1890. Present number of corporators, 61.

ALBERT D. BOSSON, *President.*

GEORGE T. ROBERTS, *Treasurer.*

VERNON A. FIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN H. CUNNINGHAM,
HENRY N. WENTWORTH,
MILTON RAY,

GEORGE W. MOSES,
ALBERT D. BOSSON,
JOHN MULLOY,

W. H. HIXON.

Open for business every business day, 8 A.M. to 1 P.M.; and on Monday, Wednesday and Thursday, 5 to 8 P.M.; Saturday, 5 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$17,036 31	Deposits,	\$334,012 72
Bank stock as per schedule, .	15,500 00	Guaranty fund, .	5,400 00
Loans on bank stock,	1,750 00	Interest account, .	473 60
Railroad bonds as per schedule,	16,000 00	Profit and loss ac-	
Real estate (for banking pur-		count,	2,821 09
poses),	8,800 00		
Loans on real estate,	226,773 48		
Loans on personal security, .	34,900 00		
Loans to counties, cities or towns			
(notes),	7,000 00		
Deposits in banks, on interest, .	13,217 29		
Expense account,	127 75		
Premium account,	1,300 00		
Cash on hand,	302 58		
	<hr/>		<hr/>
	\$342,707 41		\$342,707 41

Cash on Deposit in Banks, amount in each:—

First Ward National Bank, Boston,	\$5,187 79
Winthrop National Bank, Boston,	1,033 42
Winnsimmet National Bank, Chelsea,	6,996 08

County Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

On 10 shares Winnisimmet National Bank, Chelsea,	\$800 00
On 10 shares Winnisimmet National Bank, Chelsea,	850 00
On 10 shares Baxter National Bank, Rutland Vt.,	100 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, .	\$4,000 00	\$4,220 00	\$4,000 00
of Cleveland, Ohio, 4s, .	3,000 00	3,030 00	3,000 00
of Haverhill, Mass., 4s, .	1,000 00	1,015 00	1,000 00
of Lewiston, Me., 5s, .	500 00	505 00	500 00
of Milwaukee, Wis., 5s, .	3,000 00	3,330 00	3,000 00
of Springfield, Ohio, 6s, .	4,036 31	4,396 27	4,036 31
Town of Ashland, Mass., 4s, .	700 00	707 00	700 00
of South Wayne, Ind., 6s, .	800 00	1,000 00	800 00
	\$17,036 31	\$18,203 27	\$17,036 31

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
11	Columbian N'l Bank, Boston, .	\$1,100	\$1,100 00	\$1,100 00
25	First Ward N'l Bank, Boston, .	2,500	3,250 00	2,500 00
4	Freeman's N'l Bank, Boston, .	400	360 00	400 00
1	National City Bank, Boston, .	100	81 00	100 00
6	National Eagle Bank, Boston, .	600	496 50	600 00
15	N'l Hide & Leather B'k, Boston, .	1,500	1,590 00	1,500 00
3	N'l B'k of No. America, Boston, .	300	318 00	300 00
10	Old Boston N'l Bank, Boston, .	1,000	1,090 00	1,000 00
1	Suffolk National Bank, Boston, .	100	104 75	100 00
20	Third National Bank, Boston, .	2,000	1,820 00	2,000 00
10	Washington N'l Bank, Boston, .	1,000	1,080 00	1,000 00
10	First National Bank, Chelsea, .	1,000	1,060 00	1,000 00
15	Winnisimmet N'l B'k, Chelsea, .	1,500	1,460 00	1,500 00
6	Dedham Nat'l Bank, Dedham, .	600	612 00	600 00
5	First Nat'l Bank, Newburyport, .	500	650 00	500 00
10	So. Danvers N'l B'k, Peabody, .	1,000	1,180 00	1,000 00
3	Mechanics' N'l B'k, Worcester, .	300	270 00	300 00
		\$15,500	\$16,522 25	\$15,500 00

County Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Cheshire R.R. 6s,	\$3,000	\$3,150 00	\$3,000 00
Concord & Montreal R.R. 4s,	6,000	6,240 00	6,000 00
Maine Central R.R. 4s,	1,000	1,010 00	1,000 00
Maine Central R.R. 4½s,	500	540 00	500 00
Maine Central R.R. 5s,	500	565 00	500 00
Upper Coos R.R. 4s,	5,000	5,000 00	5,000 00
	\$16,000	\$16,505 00	\$16,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,221 21	2 per cent.	\$7,000 00	3½ per cent.	\$15,500 00	5½ per cent.
6,996 08	2½ “	28,150 00	5 “	219,773 48	6 “

Amount invested in real estate for banking purposes,	\$8,800 00
Estimated value of the same,	8,800 00
Assessed value of the same,	8,000 00
Net income received from same during year ending Oct. 31, 1895,	524 52
Number of loans which are of an amount not exceeding \$3,000 each,	153
Aggregate amount of the same,	191,924 00
Total number of loans upon real estate,	159
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	15,874 20
Times for the dividends fixed by the by-laws: third Saturday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$5,256 91 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 5,789 20 }	11,046 11
Number of accounts opened during the year ending Oct. 31, 1895,	444
Number of accounts closed during the year ending Oct. 31, 1895,	221
Total number of open accounts Oct. 31, 1895,	1,627
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	2,789 81
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	186,936 76
Number of same,	3,342
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	143,648 15
Number of same,	1,780
Date of examination by commissioner: March 14.	

CROCKER INSTITUTION FOR SAVINGS—TURNER'S FALLS.

Incorporated April 3, 1869. Present number of corporators, 31.

G. L. RIST, *President.*

D. P. ABERCROMBIE, *Treasurer.*

W. H. P. GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

G. L. RIST,

JAMES A. GUNN,

E. L. GODDARD.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$84,000 00	Deposits,	\$856,853 55
Bank stock as per schedule, .	23,300 00	Guaranty fund, .	25,500 00
Loans on bank stock,	7,500 00	Profit and loss ac-	
Railroad bonds as per schedule,	83,500 00	count,	5,207 84
Real estate (for banking pur-		Suspense account, .	121 77
poses),	31,000 00		
Loans on real estate,	412,269 62		
Loans on personal security, .	207,480 00		
Loans to counties, cities or towns			
(notes),	9,300 00		
Loans on depositors' books, .	155 00		
Deposits in banks, on interest, .	22,800 00		
Deposits in banks, not on interest,	5,047 42		
Premium account,	1,000 00		
Real estate,	200 00		
Cash on hand,	131 12		
	<u>\$887,683 16</u>		<u>\$887,683 16</u>

Cash on Deposit in Banks, amount in each :—

Crocker National Bank, Turner's Falls,	\$22,847 42
Packard National Bank, Greenfield,	5,000 00

Crocker Institution for Savings — Continued.

Loans on Bank Stock, amount on each : —

On 25 shares Crocker National Bank, Turner's Falls,	\$2,500 00*
On 8 shares Crocker National Bank, Turner's Falls,	500 00
On 6 shares Crocker National Bank, Turner's Falls,	100 00
On 5 shares Crocker National Bank, Turner's Falls,	400 00
On 40 shares Packard National Bank, Greenfield,	4,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$5,000	\$5,590 00	\$5,000 00
of Boston, Mass., 5s,	4,000	4,600 00	4,000 00
of Cambridge, Mass., 4s,	20,000	21,500 00	20,000 00
of Cleveland, Ohio, 5s,	4,000	4,240 00	4,000 00
of East Saginaw, Mich., 5s,	3,000	3,180 00	3,000 00
of Fort Wayne, Ind., 4½s,	4,000	4,320 00	4,000 00
of Fort Wayne, Ind., 6s,	1,000	1,060 00	1,000 00
of Lynn, Mass., 5s,	1,000	1,100 00	1,000 00
of Meriden, Conn., 4s,	5,000	5,100 00	5,000 00
of Milwaukee, Wis., 5s,	5,000	5,850 00	5,000 00
of Providence, R. I., 5s,	5,000	5,350 00	5,000 00
of Salem, Mass., 5s,	7,000	7,700 00	7,000 00
of Somerville, Mass., 4½s,	2,000	2,140 00	2,000 00
of Springfield, Mass., 4s,	5,000	5,350 00	5,000 00
Town of Turner's Falls (Fire Dis- trict) 4s,	3,000	3,120 00	3,000 00
District of Columbia 5s,	8,000	8,400 00	8,000 00
District of Columbia 6s,	2,000	2,320 00	2,000 00
	\$84,000	\$90,920 00	\$84,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Central National Bank, Boston,	\$1,000	\$1,300 00	\$1,000 00
7	Columbian Nat'l Bank, Boston,	700	700 00	700 00
40	Continental N'l Bank, Boston,	4,000	4,320 00	4,000 00
10	Eliot National Bank, Boston, .	1,000	1,330 00	1,000 00
10	N'l B'k of Commerce, Boston, .	1,000	1,110 00	1,000 00
6	Nat'l Webster Bank, Boston, .	600	600 00	600 00
10	Tremont Nat'l Bank, Boston, .	1,000	890 00	1,000 00
40	Conway Nat'l Bank, Boston, .	4,000	4,400 00	4,000 00
100	Crocker N'l B'k, Turner's Falls,	10,000	12,200 00	10,000 00
		\$23,300	\$26,850 00	\$23,300 00

* Additional collateral has since been obtained on this loan in excess of the legal limit.

Crocker Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . . .	\$10,000	\$10,900 00	\$10,000 00
Boston & Maine R.R. 4½s, . . .	15,000	17,250 00	15,000 00
Concord & Montreal R.R. 4s, . . .	5,000	5,200 00	5,000 00
Conn. & Passumpsic Rivers R.R. 4s,	2,000	2,120 00	2,000 00
Fitchburg R.R. 4½s, . . .	5,000	5,050 00	5,000 00
Fitchburg R.R. 5s, . . .	15,000	15,650 00	15,000 00
Maine Central R.R. 4½s, . . .	5,000	5,400 00	5,000 00
Old Colony R.R. 4s, . . .	13,000	13,910 00	13,000 00
Portland & Ogdensburg R.R. 6s, .	3,500	3,800 00	3,500 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,350 00	5,000 00
Worcester & Nashua R.R. 4s, . .	5,000	5,200 00	5,000 00
	\$83,500	\$89,830 00	\$83,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,800 00	2 per cent.	\$100,000 00	4½ per cent.	\$522,404 62	5 per cent.
14,300 00	4 “				

Amount invested in real estate for banking purposes,	\$31,000 00
Estimated value of the same,	31,000 00
Assessed value of the same,	22,400 00
Net income received from same during year ending Oct. 31, 1895, . . .	1,469 99
Value, by books, of other real estate held or owned by foreclosure or otherwise,	200 00
Assessed value of the same,	300 00
Number of loans which are of an amount not exceeding \$3,000 each, . 416	
Aggregate amount of the same,	305,433 62
Total number of loans upon real estate,	351
Amount of investments from which no income is received,	200 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	42,485 09
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$15,632 54 }	31,790 33
during the year ending Oct. 31, 1895, . . . { 2 per cent., 16,157 79 }	
Number of accounts opened during the year ending Oct. 31, 1895, . . 373	
Number of accounts closed during the year ending Oct. 31, 1895, . . 226	
Total number of open accounts Oct. 31, 1895,	2,366

Crocker Institution for Savings — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$2,340 65
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	138,019 03
Number of same,	1,820
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	116,094 43
Number of same,	1,404
Date of examination by commissioner: April 16.	

DANVERS SAVINGS BANK—DANVERS.

Incorporated March 20, 1850. Present number of corporators, 45.

AUGUSTUS MUDGE, *President.*

ALBION F. WELCH, *Treasurer.*

ALBION F. WELCH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

IRA P. POPE,

J. FRANK PORTER,

CHAS. H. GOULD,

CHAUNCEY S. RICHARDS,

GILBERT A. TAPLEY.

Open for business every business day, except Saturdays, 8 A.M. to 12 M.; 1 to 3 P.M.;
Saturdays, 8 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$10,000 00	Deposits,	\$1,401,641 55
Bank stock as per schedule, .	142,480 50	Guaranty fund, .	70,000 00
Loans on bank stock, . . .	17,175 00	Interest account, .	4,707 42
Railroad bonds as per schedule, .	150,000 00	Undivided earnings, .	34,316 92
Loans on railroad stock, . .	50,000 00	Rent,	106 84
Real estate by foreclosure, .	55,679 24		
Loans on real estate, . . .	494,430 00		
Loans on personal security, .	499,661 97		
Loans to counties, cities or towns (notes),	2,500 00		
Loans on depositors' books, .	350 00		
Deposits in banks, on interest, .	78,619 95		
Deposits in banks, not on interest, .	2,004 47		
Expense account,	191 66		
Insurance account,	95 83		
Tax account,	187 59		
Taxes paid,	6 69		
Cash on hand,	7,389 83		
	<u>\$1,510,772 73</u>		<u>\$1,510,772 73</u>

Cash on Deposit in Banks, amount in each:—

Faneuil Hall National Bank, Boston,	\$53,615 20
First National Bank, Danvers,	27,004 75
Maverick National Bank, Boston,	4 47

Danvers Savings Bank—Continued.

Loans on Bank Stock, amount on each:—

On 6 shares Salem National Bank, Salem,	}	\$1,800 00*
On 16 shares First National Bank, Danvers,		
On 5 shares First National Bank, Danvers,		
On 221 shares Massachusetts National Bank, Boston,		15,000 00

Loan on Railroad Stock:—

On 500 shares Boston & Maine R.R.,	\$50,000 00
--	-------------

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$10,000	\$10,200 00	\$10,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston, .	\$5,000	\$6,162 50	\$5,675 00
35	Blackstone N'l Bank, Boston, .	3,500	3,500 00	3,500 00
10	Continental Nat'l B'k, Boston, .	1,000	1,080 00	1,080 00
85	Globe National Bank, Boston, .	8,500	7,235 63	10,612 50
34	Hancock Nat'l Bank, Boston, .	3,400	3,060 00	3,345 00
68	Howard Nat'l Bank, Boston, .	6,800	6,392 00	6,800 00
20	Lincoln Nat'l Bank, Boston, .	2,000	1,555 00	2,100 00
50	Merchants' Nat'l Bank, Boston, .	5,000	8,006 25	6,475 00
60	N'l B'k of Commerce, Boston, .	6,000	6,660 00	6,000 00
71	N'l B'k of No. America, Boston, .	7,100	7,579 25	7,268 75
65	N'l B'k of Redemption, Boston, .	6,500	7,865 00	7,901 25
70	Nat'l Exchange Bank, Boston, .	7,000	8,750 00	7,097 50
75	National Revere Bank, Boston, .	7,500	6,750 00	7,500 00
50	State National Bank, Boston, .	5,000	5,606 25	5,356 25
80	Third National Bank, Boston, .	8,000	7,280 00	8,000 00
20	Tremont Nat'l Bank, Boston, .	2,000	1,780 00	2,000 00
25	Washington N'l B'k, Boston, .	2,500	2,700 00	2,500 00
131	First National Bank, Danvers, .	9,825	10,119 75	10,197 00
75	National Bank of Commerce, New Bedford,	7,500	6,375 00	8,962 50
125	First N'l B'k, New Bedford, .	12,500	19,125 00	14,947 25
20	Warren Nat'l Bank, Peabody, .	2,000	2,580 00	2,000 00
10	Rockport Nat'l B'k, Rockport, .	1,000	1,300 00	1,000 00
270	Asiatic National Bank, Salem, .	8,100	8,100 00	8,100 00
7	First National Bank, Salem, .	700	630 00	700 00
5	Naumkeag Nat'l Bank, Salem, .	500	650 00	500 00
25	Salem National Bank, Salem, .	2,500	3,046 88	2,862 50
		\$131,425	\$143,888 51	\$142,480 50

* The bank has been notified that these loans, in excess of the limit, must be reduced.

Danvers Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$35,000	\$36,575 00	\$35,000 00
Boston, Winthrop & Shore R.R. 5s,	20,000	21,400 00	20,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	26,375 00	25,000 00
Fitchburg R.R. 4s,	10,000	10,050 00	10,000 00
Fitchburg R.R. 4½s,	10,000	10,100 00	10,000 00
Fitchburg R.R. 5s,	10,000	10,700 00	10,000 00
Upper Coos R.R. 4½s,	25,000	26,250 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	15,000	15,600 00	15,000 00
	\$150,000	\$157,050 00	\$150,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$78,619 95	2 per cent.	\$87,000 00	4½ per cent.	\$200,940 00	6 per cent.
253,500 00	4 “	317,561 97	5 “	5,000 00	6½ “
139,000 00	4½ “	49,220 00	5½ “	11,895 00	7 “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$55,679 24
Assessed value of the same,	45,650 00
Number of loans which are of an amount not exceeding \$3,000 each,	243
Aggregate amount of the same,	226,191 97
Total number of loans upon real estate,	241
Amount of investments from which no income is received,	530 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	67,008 72
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$26,161 83 } during the year ending Oct. 31, 1895, { 2 per cent., 26,934 91 }	53,096 74
Number of accounts opened during the year ending Oct. 31, 1895,	357
Number of accounts closed during the year ending Oct. 31, 1895,	322
Total number of open accounts Oct. 31, 1895,	3,996
Total expenses of the corporation for the year ending Oct. 31, 1895 (ex- clusive of taxes),	3,355 90
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	190,044 48
Number of same,	2,444
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	184,761 85
Number of same,	2,311
Date of examination by commissioner: January 11.	

DEDHAM INSTITUTION FOR SAVINGS—DEDHAM.

Incorporated March 19, 1831. Present number of corporators, 116.

AUGUSTUS B. ENDICOTT, *President.*

ALFRED HEWINS, *Treasurer.*

ALFRED HEWINS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

AUGUSTUS B. ENDICOTT, JOHN R. BULLARD,

HOWARD COLBURN, DON G. HILL,

WINSLOW WARREN.

Open for business every business day, except Saturdays, 9 A.M. to 12.30 P.M.;
2 to 4 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$705,000 00	Deposits,	\$2,633,591 87
Bank stock as per schedule, .	70,100 00	Guaranty fund, .	127,922 21
Loans on bank stock,	5,000 00	Profit and loss ac-	
Railroad bonds as per schedule, .	696,500 00	count,	122,665 12
Real estate (for banking pur-			
poses),	35,000 00		
Loans on real estate,	583,750 00		
Loans on personal security, . .	618,500 00		
Loans to counties, cities or towns			
(notes),	96,250 00		
Deposits in banks, on interest, .	72,079 20		
Deposits in banks, not on interest,	2,000 00		
	<hr/>		<hr/>
	\$2,884,179 20		\$2,884,179 20

Cash on Deposit in Bank:—

Dedham National Bank, \$74,079 20

Loan on Bank Stock:—

On 50 shares Fourth National Bank, Boston, \$5,000 00*

* This loan, in excess of the legal limit, has since been reduced.

Dedham Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s.	\$22,000	\$24,640 00	\$22,000 00
of Boston, Mass., 4s.	112,000	117,898 00	112,000 00
of Boston, Mass., 6s.	10,000	11,637 00	10,000 00
of Bridgeport, Conn., 4s.	38,000	39,637 00	38,000 00
of Cambridge, Mass., 6s.	10,000	11,625 00	10,000 00
of Canton, Ohio, 5s.	15,000	15,700 00	15,000 00
of Chicago, Ill., 7s.	2,000	2,200 00	2,000 00*
of Cleveland, Ohio, 5s.	40,000	43,428 00	40,000 00
of Cleveland, Ohio, 6s.	1,000	1,060 00	1,000 00
of Columbus, Ohio, 4s.	10,000	10,070 00	10,000 00*
of Dayton, Ohio, 5s.	25,000	27,500 00	25,000 00*
of Dayton, Ohio, 6s.	10,000	11,000 00	10,000 00*
of Fall River, Mass., 4½s.	25,000	27,250 00	25,000 00
of Fall River, Mass., 4½s.	35,000	37,150 00	35,000 00
of Fall River, Mass., 5s.	4,000	4,120 00	4,000 00
of Fall River, Mass., 6s.	17,000	18,500 00	17,000 00
of Grand Rapids, Mich., 4½s.	20,000	21,200 00	20,000 00
of Grand Rapids, Mich., 5s.	10,000	10,600 00	10,000 00
of Manchester, N. H., 4½s.	15,000	16,200 00	15,000 00
of Milwaukee, Wis., 5s.	50,000	51,630 00	50,000 00
of Newton, Mass., 6s.	16,000	19,200 00	16,000 00
of Portland, Me., 5s.	17,000	20,910 00	17,000 00
of Portsmouth, N. H., 4s.	20,000	20,400 00	20,000 00
of Providence, R. I., 4½s.	20,000	20,800 00	20,000 00
of Scranton, Pa., 4½s.	25,000	27,000 00	25,000 00
of Somerville, Mass., 4½s.	15,000	15,450 00	15,000 00
of Springfield, Mass., 6s.	2,000	2,400 00	2,000 00
of Springfield, Ohio, 4½s.	40,000	40,900 00	40,000 00
Town of Danvers, Mass., 5s.	4,000	4,480 00	4,000 00
of Hopkinton, Mass., 5s.	20,000	23,000 00	20,000 00
of Methuen, Mass., 4s.	25,000	26,500 00	25,000 00
District of Columbia 5s.	30,000	31,200 00	30,000 00
	\$705,000	\$755,285 00	\$705,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
145	Atlas National Bank, Boston, .	\$14,500	\$17,835 00	\$14,500 00
50	Blackstone Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
25	Globe National Bank, Boston, .	2,500	2,125 00	2,500 00
40	Howard Nat'l Bank, Boston, .	4,000	3,880 00	4,000 00

Dedham Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	N'l B'k of Commerce, Boston,	\$7,500	\$8,325 00	\$7,500 00
25	National Union B'k, Boston, .	2,500	3,350 00	2,500 00
56	Nat'l Webster Bank, Boston, .	5,600	5,712 00	5,600 00
60	People's N'l Bank, Boston, .	6,000	9,000 00	6,000 00
50	Shawmut N'l Bank, Boston, .	5,000	5,600 00	5,000 00
25	State National Bank, Boston, .	2,500	2,800 00	2,500 00
150	Dedham N'l Bank, Dedham, .	15,000	15,450 00	15,000 00
		\$70,100	\$79,077 00	\$70,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$25,000	\$26,500 00	\$25,000 00
Boston & Albany R.R. 5s, . . .	80,000	85,600 00	80,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . .	35,000	37,800 00	35,000 00
Boston & Lowell R.R. 4s, . . .	20,000	20,600 00	20,000 00
Boston & Lowell R.R. 4½s, . . .	5,000	5,100 00	5,000 00
Boston & Lowell R.R. 5s, . . .	5,000	5,150 00	5,000 00
Boston & Lowell R.R. 6s, . . .	26,000	26,260 00	26,000 00
Boston & Maine R.R. 4½s, . . .	45,000	52,200 00	45,000 00
Boston, Revere Beach & Lynn R.R. 6s,	11,000	11,330 00	11,000 00
Boston, Winthrop & Shore R.R. 5s,	28,000	30,520 00	28,000 00
Eastern R.R. 6s, . . .	29,000	34,800 00	29,000 00
Fitchburg R.R. 4s, . . .	45,000	45,700 00	45,000 00
Fitchburg R.R. 5s, . . .	15,000	15,750 00	15,000 00
Leeds & Farmington R.R. 6s, . . .	4,500	4,545 00	4,500 00
Maine Central R.R. 4½s, . . .	3,000	3,240 00	3,000 00
Maine Central R.R. 7s, . . .	31,000	35,850 00	31,000 00
Newport & Richford R.R. 5s, . . .	35,000	39,200 00	35,000 00*
N. Y., Providence & Boston R.R. 7s,	40,000	43,600 00	40,000 00
Old Colony R.R. 4s, . . .	25,000	26,750 00	25,000 00
Old Colony R.R. 6s, . . .	13,000	13,390 00	13,000 00
Portland & Ogdensburg R.R. 6s, .	31,500	34,020 00	31,500 00
Portsmouth, Gt. Falls & Conway R.R. 4½s, . . .	15,000	16,800 00	15,000 00
Salem & Lowell R.R. 6s, . . .	10,500	10,920 00	10,500 00
Vermont & Massachusetts R.R. 5s, .	119,000	127,230 00	119,000 00
	\$696,500	\$752,855 00	\$696,500 00

* A legal investment when made.

Dedham Institution for Savings — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$72,079 20	2 per cent.	\$25,000 00	4½ per cent.	\$3,800 00	5½ per cent.
50,000 00	3¼ “	115,000 00	4¼ “	463,550 00	6 “
523,250 00	4 “	122,900 00	5 “		

Amount invested in real estate for banking purposes,	\$35,000 00
Estimated value of the same,	50,000 00
Assessed value of the same,	75,636 00
Net income received from same during year ending Oct. 31, 1895,	326 55
Number of loans which are of an amount not exceeding \$3,000 each, . 402	
Aggregate amount of the same,	397,600 00
Total number of loans upon real estate,	437
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	131,532 52
Times for the dividends fixed by the by-laws: second Saturday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$47,510 55 } during the year ending Oct. 31, 1895, . . { 2 per cent., 48,552 98 }	96,063 53
Number of accounts opened during the year ending Oct. 31, 1895, . 804	
Number of accounts closed during the year ending Oct. 31, 1895, . 490	
Total number of open accounts Oct. 31, 1895,	6,753
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	6,469 87
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	387,301 65
Number of same,	4,203
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	327,841 92
Number of same,	3,449
Date of examination by commissioner: May 16.	

EAST BOSTON SAVINGS BANK—EAST BOSTON.

Incorporated April 26, 1848. Present number of corporators, 27.

GEORGE T. SAMPSON, *President.*

WILLIAM B. PIGEON, *Treasurer.*

WILLIAM B. PIGEON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN THOMPSON,

GEO. L. THORNDIKE,

WM. B. PIGEON,

ROBERT CROSBIE,

RUFUS CUSHMAN,

E. M. MCPHERSON,

WILLIAM WATERS, Jr.

Open for business every business day, 9 A.M. to 2 P.M., and Saturdays, 7 to 9 P.M.; during June, July, August and September, close at 1 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$375,000 00	Deposits,	\$2,650,558 28
Loans on public funds, . . .	20,000 00	Guaranty fund, . .	130,365 32
Bank stock as per schedule, .	261,471 00	Interest account, .	26,043 03
Railroad bonds as per schedule,	242,000 00	Profit and loss account,	71,059 11
Real estate (for banking purposes),	15,337 92		
Real estate by foreclosure, . .	6,472 46		
Loans on real estate,	1,543,622 00		
Loans on personal security, . .	359,250 00		
Deposits in banks, on interest, .	48,466 31		
Expense account,	3,251 89		
Cash on hand,	3,154 16		
	<u>\$2,878,025 74</u>		<u>\$2,878,025 74</u>

Cash on Deposit in Banks, amount in each:—

First National Bank, Boston,	\$12,825 00
First Ward National Bank, Boston,	35,641 31

Loans on Public Funds:—

On \$20,000 Waterbury, Conn., 4s,	\$20,000 00
---	-------------

East Boston Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, . . .	\$56,000	\$64,150 00	\$56,000 00
of Cleveland, Ohio, 5s, . . .	16,000	17,520 00	16,000 00
of Cleveland, Ohio, 6s, . . .	4,000	4,240 00	4,000 00
of Dayton, Ohio, 5s, . . .	35,000	39,555 00	35,000 00*
of Dayton, Ohio, 6s, . . .	5,000	5,500 00	5,000 00*
of Detroit, Mich., 6s, . . .	8,000	9,700 00	8,000 00
of Fall River, Mass., 4½s, . . .	15,000	16,500 00	15,000 00
of Fort Wayne, Ind., 6s, . . .	3,000	3,240 00	3,000 00
of Gloucester, Mass., 4s, . . .	2,000	2,080 00	2,000 00
of Grand Rapids, Mich., 4½s, . . .	3,000	3,300 00	3,000 00
of Grand Rapids, Mich., 5s, . . .	7,000	7,690 00	7,000 00
of Lynn, Mass., 4s, . . .	5,000	5,300 00	5,000 00
of Milwaukee, Wis., 5s, . . .	20,000	22,782 00	20,000 00
of Newton, Mass., 4s, . . .	10,000	10,600 00	10,000 00
of Newton, Mass., 6s, . . .	10,000	11,800 00	10,000 00
of Providence, R. I., 4½s, . . .	12,000	12,360 00	12,000 00
of Providence, R. I., 5s, . . .	36,000	40,600 00	36,000 00
of Saginaw, Mich., 4½s, . . .	5,000	5,250 00	5,000 00
of Springfield, Ohio, 4½s, . . .	22,000	24,190 00	22,000 00
of Waltham, Mass., 4s, . . .	25,000	26,250 00	25,000 00
of Woonsocket, R. I., 4s, . . .	50,000	51,000 00	50,000 00
County of Aroostook, Me., 4½s, . . .	25,000	26,500 00	25,000 00*
District of Columbia 7s, . . .	1,000	1,230 00	1,000 00
	\$375,000	\$411,337 00	\$375,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated. Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$12,600 00	\$10,000 00
50	Atlas National Bank, Boston, .	5,000	6,200 00	5,000 00
40	Blackstone N'l Bank, Boston, .	4,000	4,000 00	4,000 00
200	Boston Nat'l Bank, Boston, .	20,000	20,000 00	20,000 00
60	Boylston Nat'l Bank, Boston, .	6,000	7,800 00	6,000 00
40	Commercial Nat'l B'k, Boston,	4,000	3,200 00	3,880 00
100	Continental N'l Bank, Boston,	10,000	10,800 00	10,000 00
115	Eliot Nat'l Bank, Boston, .	11,500	15,525 00	11,500 00
140	First National Bank, Boston, .	14,000	19,600 00	14,000 00
260	Freeman's Nat'l Bank, Boston,	26,000	23,400 00	26,000 00
80	Howard Nat'l Bank, Boston, .	8,000	7,750 00	8,000 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,000 00	5,000 00
50	Market Nat'l Bank, Boston, .	5,000	4,100 00	5,000 00
4	Mechanics' N'l Bank, Boston,	400	468 00	400 00

East Boston Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Merchants' Nat'l Bank, Boston,	\$5,000	\$8,000 00	\$5,000 00
50	Mt. Vernon N'l Bank, Boston,	5,000	5,700 00	5,000 00
170	N'l B'k of Commerce, Boston,	17,000	19,040 00	17,000 00
12	National Bank of the Commonwealth, Boston, . . .	1,200	1,680 00	1,200 00
50	National Exchange B'k, Boston,	5,000	6,200 00	5,000 00
150	N'l B'k of No. America, Boston,	15,000	16,050 00	15,000 00
34	N'l B'k of Redemption, Boston,	3,400	4,080 00	3,400 00
100	N'l B'k of the Republic, Boston,	10,000	15,600 00	10,000 00
100	National Eagle Bank, Boston,	10,000	8,300 00	10,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,600 00	10,000 00
100	National Revere Bank, Boston,	10,000	10,000 00	10,000 00
6	Nat'l Webster Bank, Boston, .	600	612 00	591 00
10	New England N'l B'k, Boston,	1,000	1,600 00	1,000 00
10	North National Bank, Boston,	1,000	1,050 00	1,000 00
25	Old Boston N'l Bank, Boston,	2,500	2,725 00	2,500 00
30	Second National Bank, Boston,	3,000	5,400 00	3,000 00
75	Shoe & Leather N'l B'k, Boston,	7,500	6,750 00	7,500 00
100	State National Bank, Boston, .	10,000	11,100 00	10,000 00
105	Suffolk National Bank, Boston,	10,500	10,815 00	10,500 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,300 00	5,000 00
		\$261,600	\$290,045 00	\$261,471 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . . .	\$30,000	\$31,650 00	\$30,000 00
Boston, Clinton & Fitchburg R.R. 5s,	12,000	13,680 00	12,000 00
Boston & Maine R.R. 4½s, . . .	75,000	86,625 00	75,000 00
Fitchburg R.R. 5s, . . .	18,000	19,740 00	18,000 00
Leeds & Farmington R.R. 6s, . . .	6,000	6,060 00	6,000 00
Maine Central R.R. 4½s, . . .	12,000	12,960 00	12,000 00
Maine Central R.R. 6s, . . .	6,000	6,540 00	6,000 00
Maine Central R.R. 7s, . . .	20,000	21,500 00	20,000 00
Old Colony R.R. 6s, . . .	18,000	18,540 00	18,000 00
Portland & Ogdensburg R.R. 6s, .	15,000	16,275 00	15,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, . . .	5,000	5,750 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s, . . .	25,000	29,750 00	25,000 00
	\$242,000	\$269,070 00	\$242,000 00

East Boston Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$48,466 31	2½ per cent.	\$73,350 00	4½ per cent.	\$311,325 00	5½ per cent.
120,800 00	4 “	5,000 00	4¾ “	148,597 00	6 “
65,000 00	4½ “	1,080,800 00	5 “	2,000 00	7 “
110,000 00	4¼ “	6,000 00	5¼ “		

Amount invested in real estate for banking purposes,	\$15,337 92
Estimated value of the same,	25,000 00
Assessed value of the same,	25,000 00
Net income received from same during year ending Oct. 31, 1895, . .	293 06
Value, by books, of other real estate held or owned by foreclosure or otherwise,	6,472 46
Assessed value of the same,	7,200 00
Net income received from same during year ending Oct. 31, 1895, . .	260 68
Number of loans which are of an amount not exceeding \$3.000 each, 621	
Aggregate amount of the same,	847,622 00
Total number of loans upon real estate,	723
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	134,752 62
Time for the dividends fixed by the by-laws: third Wednesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$46,744 56 } during the year ending Oct. 31, 1895, . . { 2 per cent., 48,095 42 }	94,839 98
Number of accounts opened during the year ending Oct. 31, 1895, . .	1,676
Number of accounts closed during the year ending Oct. 31, 1895, . .	1,232
Total number of open accounts Oct. 31, 1895,	10,510
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	9,446 45
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	690,464 00
Number of same,	15,048
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	640,829 50
Number of same,	10,662
Date of examination by commissioner: May 7.	

EAST BRIDGEWATER SAVINGS BANK—EAST BRIDGEWATER.

Incorporated March 8, 1870. Present number of corporators, 43.

SAMUEL KEITH, *President.*

CHARLES F. MANN, *Treasurer.*

CHARLES F. MANN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL KEITH,

JOHN HOBART,

GEO. M. KEITH,

JOSHUA DEAN,

AARON HOBART,

I. N. NUTTER,

EDWARD HOBART.

Open for business every business day, except Wednesday, 9 A.M. to 12 M.; 2 to 4 P.M.;
also Wednesdays and Saturdays, 6.30 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$31,000 00	Deposits,	\$794,779 93
Bank stock as per schedule, .	81,900 00	Guaranty fund, .	28,500 00
Railroad bonds as per schedule, .	73,000 00	Interest account, .	15,448 44
Real estate (for banking purposes),	11,500 00	Profit and loss account,	1,715 08
Real estate by foreclosure,	3,752 00	Suspense account, .	123 50
Loans on real estate,	380,215 00	Premiums,	296 25
Loans on personal security,	240,564 55		
Loans to counties, cities or towns (notes),	3,500 00		
Loans on depositors' books,	26 00		
Deposits in banks, on interest, . .	13,117 75		
Expense account,	709 79		
Bank building (expense and income account),	167 59		
Cash on hand,	1,410 52		
	<hr/>		<hr/>
	\$840,863 20		\$840,863 20

Cash on Deposit in Bank : —

Tremont National Bank, Boston, \$13,117 75

East Bridgewater Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . . .	\$6,000	\$6,050 00	\$6,000 00
of Medford, Mass., 4s, . . .	5,000	5,175 00	5,000 00
of New Britain, Conn., 4s, . . .	5,000	5,162 50	5,000 00
of Rockford, Ill., 4s, . . .	10,000	10,100 00	10,000 00
of Saginaw, Mich., 4s, . . .	5,000	5,100 00	5,000 00
	\$31,000	\$31,587 50	\$31,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Fourth National Bank, Boston,	\$7,500	\$9,000 00	\$7,500 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,250 00	2,500 00
35	Globe National Bank, Boston, .	3,500	2,975 00	3,500 00
10	Hamilton Nat'l Bank, Boston, .	1,000	1,070 00	1,000 00
40	Manufacturers' N'l B'k, Boston,	4,000	4,000 00	4,000 00
20	Market National Bank, Boston,	2,000	1,600 00	2,000 00
20	National Bank of the Common- wealth, Boston, . . .	2,000	2,780 00	2,000 00
20	N'l B'k of No. America, Boston,	2,000	2,135 00	2,000 00
50	N'l B'k of Redemption, Boston,	5,000	6,050 00	5,000 00
25	National City Bank, Boston, .	2,500	2,025 00	2,500 00
25	National Eagle Bank, Boston, .	2,500	2,059 37	2,500 00
23	N'l Hide & Leather B'k, Boston,	2,300	2,438 00	2,300 00
27	Nat'l Webster Bank, Boston, .	2,700	2,808 00	2,700 00
20	Shawmut Nat'l Bank, Boston, .	2,000	2,200 00	2,000 00
22	State National Bank, Boston, .	2,200	2,464 00	2,200 00
120	Third National Bank, Boston,	12,000	10,920 00	12,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,450 00	5,000 00
12	Winthrop Nat'l Bank, Boston,	1,200	1,572 00	1,200 00
50	Brockton N'l Bank, Brockton,	5,000	5,750 00	5,000 00
40	Home Nat'l Bank, Brockton, .	4,000	7,600 00	4,000 00
20	First N'l Bank, West Newton,	2,000	2,000 00	2,000 00
50	Massachusetts Loan and Trust Company, Boston, . . .	5,000	5,787 50	5,000 00
15	State Street Safe Deposit and Trust Company, Boston, . .	1,500	1,530 00	1,500 00
25	Plymouth County Safe Deposit and Trust Company, Brock- ton,	2,500	2,500 00	2,500 00
		\$81,900	\$87,963 87	\$81,900 00

East Bridgewater Savings Bank—Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$15,000	\$15,300 00	\$15,000 00
Boston & Maine R.R. 4½s, . . .	5,000	5,775 00	5,000 00
Boston, Revere Beach & Lynn R.R. 6s, . . .	4,000	4,120 00	4,000 00
Boston, Winthrop & Shore R.R. 5s, . . .	5,000	5,350 00	5,000 00
Concord & Montreal R.R. 4s, . . .	5,000	5,200 00	5,000 00
Eastern R.R. 6s, . . .	5,000	6,000 00	5,000 00
Fitchburg R.R. 5s, . . .	16,000	16,875 00	16,000 00
Newport & Richford R.R. 5s, . . .	5,000	5,250 00	5,000 00*
Old Colony R.R. 6s, . . .	3,000	3,150 00	3,000 00
Upper Coos R.R. 4s, . . .	5,000	5,000 00	5,000 00
Vermont & Massachusetts R.R. 5s, . . .	5,000	5,350 00	5,000 00
	\$73,000	\$77,370 00	\$73,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,117 75	2 per cent.	\$10,000 00	4½ per cent.	\$12,630 00	5½ per cent.
3,500 00	4 “	231,700 00	5 “	279,875 55	6 “
86,600 00	4½ “				

Amount invested in real estate for banking purposes,	\$11,500 00
Estimated value of the same,	11,500 00
Assessed value of the same,	8,400 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	3,752 00
Assessed value of the same,	6,600 00
Number of loans which are of an amount not exceeding \$3,000 each,	321
Aggregate amount of the same,	259,040 55
Total number of loans upon real estate,	327
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	41,331 08
Times for the dividends fixed by the by-laws: first Monday in January and July.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$17,901 20 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 15,132 54 }	33,033 74
Number of accounts opened during the year ending Oct. 31, 1895,	230
Number of accounts closed during the year ending Oct. 31, 1895,	142
Total number of open accounts Oct. 31, 1895,	2,139

East Bridgewater Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$2,319 96
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	129,110 73
Number of same,	1,396
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	105,720 62
Number of same,	1,298
Date of examination by commissioner: April 23.	

EAST CAMBRIDGE SAVINGS BANK — EAST CAMBRIDGE.

Incorporated April 29, 1854. Present number of corporators, 32.

JOHN C. BULLARD, *President.*

WILLIAM E. LLOYD, *Treasurer.*

WILLIAM E. LLOYD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ANDREW J. GREEN,

JAMES M. PRICE,

JOHN C. BULLARD,

BENJ. F. THOMPSON,

WILLIAM GOEPPER.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$36,000 00	Deposits,	\$2,189,683 36
Bank stock as per schedule, .	137,916 67	Guaranty fund, .	107,159 40
Loans on bank stock,	28,000 00	Interest account, .	1,179 74
Railroad bonds as per schedule, .	79,500 00	Profit and loss account,	95,619 75
Real estate (for banking purposes),	25,000 00		
Loans on real estate,	1,507,911 97		
Loans on personal security, .	562,172 28		
Loans to counties, cities or towns (notes),	8,000 00		
Deposits in banks, on interest, .	2,853 61		
Deposits in banks, not on interest, .	2,000 00		
Expense account,	330 80		
East Cambridge Land Company,*	1 00		
Cash on hand,	3,955 92		
	<hr/> \$2,393,642 25		<hr/> \$2,393,642 25

* Taken to secure indebtedness.

Cash on Deposit in Bank: —

Lechmere National Bank, East Cambridge, \$ 4,853 61

Loans on Bank Stock, amount on each: —

On 30 shares Lechmere National Bank, East Cambridge, \$3,000 00

On 300 shares Cambridge National Bank, East Cambridge, 25,000 00

East Cambridge Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 4½s, .	\$10,000	\$10,900 00	\$10,000 00
of Lynn, Mass., 4s,	10,000	10,700 00	10,000 00
Town of Webster, Mass., 4s, . .	10,000	10,450 00	10,000 00
of Wellesley, Mass., 4s, . .	6,000	6,270 00	6,000 00
	\$36,000	\$38,320 00	\$36,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Atlas National Bank, Boston, .	\$700	\$861 00	\$700 00
36	Blackstone N'l B'k, Boston, .	3,600	3,600 00	3,600 00
63	Boston National Bank, Boston,	6,300	6,300 00	6,300 00
41	Bunker Hill N'l Bank, Boston,	4,100	8,118 00	4,100 00
30	Continental N'l Bank, Boston,	3,000	3,240 00	3,000 00
12	Eliot National Bank, Boston, .	1,200	1,596 00	1,200 00
20	Faneuil Hall N'l Bank, Boston,	2,000	2,660 00	2,000 00
50	First Ward Nat'l Bank, Boston,	5,000	6,500 00	4,000 00
21	Globe National Bank, Boston,	2,100	1,785 00	2,100 00
60	Howard Nat'l Bank, Boston, .	6,000	5,820 00	6,000 00
5	Massachusetts N'l B'k, Boston,	500	425 00	500 00
50	Merchants' N'l Bank, Boston, .	5,000	8,000 00	5,000 00
40	Metropolitan N'l B'k, Boston,	4,000	3,720 00	4,000 00
67	N'l B'k of Commerce, Boston,	6,700	7,437 00	6,700 00
80	National Bank of the Common- wealth, Boston,	8,000	11,120 00	8,000 00
5	N'l B'k of No. America, Boston,	500	535 00	500 00
10	N'l B'k of Redemption, Boston,	1,000	1,210 00	1,000 00
58	N'l B'k of the Republic, Boston,	5,800	8,816 00	5,800 00
16	Nat'l Exchange Bank, Boston,	1,600	2,000 00	1,600 00
115	N'l Hide & Leather B'k, Boston,	11,500	12,190 00	11,500 00
38	National Revere B'k, Boston, .	3,800	3,534 00	3,800 00
5	National Union Bank, Boston,	500	675 00	500 00
45	Nat'l Webster Bank, Boston, .	4,500	4,681 00	4,500 00
20	New England N'l B'k, Boston,	2,000	3,180 00	2,000 00
19	North National Bank, Boston,	1,900	1,995 00	1,900 00
183	Third National Bank, Boston,	18,300	16,653 00	18,300 00
76	Tremont Nat'l Bank, Boston, .	7,600	6,764 00	7,600 00
24	Charles River National Bank, Cambridge,	2,400	3,600 00	2,400 00
51	Lechmere N'l B'k, Cambridge,	5,100	7,650 00	5,066 67
26	Nat'l City Bank, Cambridge,	2,600	4,355 00	2,600 00
33	Concord Nat'l Bank, Concord,	3,300	4,950 00	3,300 00
11	Fall River N'l B'k, Fall River,	1,100	1,177 00	1,100 00

East Cambridge Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	First National Bank, Malden,	\$2,500	\$4,000 00	\$2,500 00
35	First N'l Bank, Marlborough,	3,500	4,025 00	2,850 00
30	Merchants' N'l B'k, Newburyport,	600	750 00	600 00
13	Newton Nat'l Bank, Newton,	1,300	1,040 00	1,300 00
		\$139,600	\$164,962 00	\$137,916 67

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Conn & Passumpsic Rivers R.R. 4s,	\$15,000	\$15,825 00	\$15,000 00
Eastern R.R. 6s,	8,500	10,200 00	8,500 00
Fitchburg R.R. 4s,	4,000	4,060 00	4,000 00
Fitchburg R.R. 4½s,	20,000	20,200 00	20,000 00
Fitchburg R.R. 5s,	20,000	21,375 00	20,000 00
Maine Central R.R. 7s,	10,000	13,600 00	10,000 00
Portsmouth, Gt. Falls & Conway R.R. 4½s,	2,000	2,300 00	2,000 00
	\$79,500	\$87,560 00	\$79,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,672 28	0 per cent.	\$179,000 00	4 per cent.	\$867,959 00	5 per cent.
2,853 61	2 "	25,000 00	4½ "	412,900 00	5½ "
8,000 00	3½ "	209,500 00	4½ "	196,352 97	6 "
100,000 00	3¾ "	99,700 00	4½ "	5,000 00	7 "

Amount invested in real estate for banking purposes, \$25,000 00
 Estimated value of the same, 25,000 00
 Assessed value of the same (uncompleted), 15,700 00
 Number of loans which are of an amount not exceeding \$3,000 each, . 606
 Aggregate amount of the same, 807,111 67
 Total number of loans upon real estate, 727
 Amount of investments from which no income is received, 2,672 28
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, 110,142 72
 Times for the dividends fixed by the by-laws: April 15 and October 15.

East Cambridge Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$38,940 19 } during the year ending Oct. 31, 1895, . . . { 2½ per cent., 49,044 13 }	\$87,984 32
Number of accounts opened during the year ending Oct. 31, 1895, . . .	1,570
Number of accounts closed during the year ending Oct. 31, 1895, . . .	1,280
Total number of open accounts Oct. 31, 1895,	8,179
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	5,379 33
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	558,343 97
Number of same,	11,813
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	508,002 91
Number of same,	7,249
Date of examination by commissioner: January 18.	

EASTHAMPTON SAVINGS BANK — EASTHAMPTON.

Incorporated Feb. 10, 1869. Present number of corporators, 30.

JOHN MAYHER, *President.*

SAMUEL T. SEELYE, *Treasurer.*

O. G. WEBSTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN MAYHER,

F. C. GREENE,

GEO. L. MANCHESTER.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$249,134 45	Deposits,	\$899,083 42
Loans on bank stock,	2,030 00	Guaranty fund,	45,000 00
Loans on real estate,	443,147 18	Interest account,	131 62
Loans on personal security,	164,267 52	Profit and loss account,	509 12
Deposits in banks, on interest,	75,369 77		
Deposits in banks, not on interest,	10,000 00		
Expense account,	775 24		
	<u>\$944,724 16</u>		<u>\$944,724 16</u>

Cash on Deposit in Banks, amount in each:—

First National Bank, Adams,	\$5,000 00
First National Bank, Easthampton,	25,369 77
Hampshire County National Bank, Northampton,	20,000 00
Pynchon National Bank, Springfield,	15,000 00
Springfield National Bank, Springfield,	10,000 00
Springfield Safe Deposit and Trust Company, Springfield,	10,000 00

Loans on Bank Stock, amount on each:—

On 3 shares First National Bank, Easthampton,	\$230 00
On 14 shares Hampshire County National Bank, Northampton,	1,400 00
On 5 shares Agawam National Bank, Springfield,	400 00

Easthampton Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First National Bank, Adams, .	\$10,000	\$15,000 00	\$14,100 00
14	Blackstone N'l Bank, Boston, .	1,400	1,500 00	1,400 00
7	N'l B'k of Commerce, Boston, .	700	840 00	700 00
20	N'l B'k of Redemption, Boston, .	2,000	2,600 00	2,520 00
20	North Nat'l Bank, Boston, .	2,000	2,600 00	2,000 00
50	Second Nat'l Bank, Boston, .	5,000	9,500 00	9,000 00
25	State Nat'l Bank, Boston, .	2,500	3,181 25	3,181 25
192	First N'l Bank, Easthampton, .	19,200	28,800 00	19,200 00
100	Franklin County Nat'l Bank, Greenfield,	10,000	11,000 00	10,500 00
44	First National Bank, Lynn, .	4,400	5,720 00	5,720 00
100	Berkshire N'l B'k, No. Adams, .	10,000	11,000 00	10,000 00
50	Hampshire County National Bank, Northampton,	5,000	6,250 00	5,800 00
115	Northampton National Bank, Northampton,	11,500	18,550 00	17,825 00
60	Pittsfield N'l Bank, Pittsfield, .	6,000	12,494 20	12,494 20
100	Agawam N'l B'k, Springfield, .	10,000	11,000 00	10,000 00
111	Chapin N'l Bank, Springfield, .	11,100	17,108 00	17,108 00
100	Chicopee N'l B'k, Springfield, .	10,000	18,000 00	16,750 00
50	City Nat'l Bank, Springfield, .	5,000	7,250 00	7,250 00
100	First Nat'l Bank, Springfield, .	10,000	14,951 00	14,951 00
59	John Hancock National Bank, Springfield,	5,900	7,465 00	7,465 00
100	Pynchon N'l B'k, Springfield, .	10,000	15,250 00	15,250 00
89	Second N'l Bank, Springfield, .	8,900	13,795 00	13,570 00
130	Springfield N'l B'k, Springfield, .	13,000	19,500 00	16,350 00
30	Housatonic National Bank, Stockbridge,	3,000	4,800 00	4,000 00
50	First Nat'l Bank, Westfield, .	5,000	7,000 00	7,000 00
50	First N'l Bank, West Newton, .	5,000	6,000 00	5,000 00
		\$186,600	\$271,154 45	\$249,134 45

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$75,369 77	4 per cent.	\$4,000 00	5½ per cent.	\$184,412 52	6 per cent.
386,435 68	5 "	34,596 50	5½ "		

Number of loans which are of an amount not exceeding \$3,000 each, . 312

Aggregate amount of the same, \$354,457 20

Total number of loans upon real estate, 295

Gross amount of interest or profits received or earned, as per books, during year ending Oct 31, 1895, 42,264 52

Times for the dividends fixed by the by-laws: January 23 and July 23.

Easthampton Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2½ per cent., \$17,598 84 } during the year ending Oct. 31, 1895, . . . { 2½ per cent., 17,521 54 }	\$35,120 38
Number of accounts opened during the year ending Oct. 31, 1895, . . .	401
Number of accounts closed during the year ending Oct. 31, 1895, . . .	241
Total number of open accounts Oct. 31, 1895,	2,326
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	2,987 09
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	177,101 38
Number of same,	2,172
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	123,911 51
Number of same,	1,456
Date of examination by commissioner: May 24.	

EAST WEYMOUTH SAVINGS BANK — EAST WEYMOUTH.

Incorporated Feb. 20, 1872. Present number of corporators, 48.

ZECHARIAH L. BICKNELL, *President.*JOHN A. RAYMOND, *Treasurer.*JOHN A. RAYMOND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

Z. L. BICKNELL,	JOHN W. BATES,
H. F. BICKNELL,	N. D. CANTERBURY,
E. G. BATES,	CHAS. H. PRATT,
JOSEPH A. CUSHING.	

Open for business every business day, except Saturdays, 2 to 5 P.M.; Saturdays,
2 to 6 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$77,000 00	Deposits,	\$656,426 66
Bank stock as per schedule, .	52,346 50	Guaranty fund, .	30,700 00
Railroad bonds as per schedule, .	66,000 00	Profit and loss ac-	
Real estate by foreclosure, . .	1,450 00	count,	17,160 74
Loans on real estate,	454,129 55		
Loans on personal security, . .	26,011 26		
Loans to counties, cities or towns			
(notes),	5,000 00		
Deposits in banks, on interest, .	21,302 01		
Cash on hand,	1,048 08		
	<hr/> \$704,287 40		<hr/> \$704,287 40

Cash on Deposit in Bank :—

Broadway National Bank, Boston, \$21,302 01

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	\$10,000	\$10,200 00	\$10,000 00
of Brockton, Mass., 4s, . . .	10,000	10,450 00	10,000 00
of Cleveland, Ohio, 5s, . . .	3,000	3,420 00	3,000 00
of Dayton, Ohio, 4s,	3,000	3,000 00	3,000 00*
of Detroit, Mich., 6s,	1,000	1,210 00	1,000 00
of Detroit, Mich., 7s,	2,000	2,480 00	2,000 00
of Fall River, Mass., 6s, . . .	2,000	2,340 00	2,000 00

* A legal investment when made.

East Weymouth Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fort Wayne, Ind., 4½s, .	\$5,000	\$5,425 00	\$5,000 00
of Grand Rapids, Mich., 8s, .	3,000	3,000 00	3,000 00
of Lynn, Mass., 5s, . . .	1,000	1,110 00	1,000 00
of Newton, Mass., 6s, . . .	2,000	2,360 00	2,000 00
of Peoria, Ill., 7s, . . .	3,000	3,285 00	3,000 00
of Portland, Me., 6s, . . .	3,000	3,750 00	3,000 00
of Providence, R. I., 5s, . .	2,000	2,300 00	2,000 00
of Springfield, Mass., 6s, . .	1,000	1,180 00	1,000 00
of Springfield, Mass., 7s, . .	1,000	1,210 00	1,000 00
Town of South Abington, Mass., 4s,	5,000	5,225 00	5,000 00
of Turner's Falls, Mass., 4s, .	5,000	5,200 00	5,000 00
of Weymouth, Mass., 4s, . .	11,000	11,495 00	11,000 00
District of Columbia 7s, . . .	4,000	4,760 00	4,000 00
	\$77,000	\$83,400 00	\$77,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Boston National Bank, Boston,	\$3,000	\$3,000 00	\$3,000 00
10	Central National Bank, Boston,	1,000	1,300 00	1,000 00
35	Columbian N'l Bank, Boston, .	3,500	3,500 00	3,500 00
25	Everett Nat'l Bank, Boston, .	2,500	2,000 00	2,500 00
5	First Ward N'l Bank, Boston,	500	650 00	500 00
25	Freeman's N'l Bank, Boston, .	2,500	2,250 00	2,250 00
25	Globe National Bank, Boston, .	2,500	1,925 00	2,250 00
18	Howard Nat'l Bank, Boston, .	1,800	1,746 00	1,684 00
17	Manufacturers' N'l B'k, Boston,	1,700	1,700 00	1,700 00
20	Metropolitan N'l B'k, Boston, .	2,000	1,860 00	1,862 50
25	N'l B'k of Commerce, Boston,	2,500	2,775 00	2,500 00
33	N'l B'k of No America, Boston,	3,300	3,522 75	3,300 00
25	Nat'l Exchange Bank, Boston,	2,500	3,125 00	2,500 00
22	N'l Hide & Leather B'k, Boston,	2,200	2,337 50	2,200 00
4	Nat'l Revere Bank, Boston, .	400	371 50	400 00
16	Old Boston N'l Bank, Boston, .	1,600	1,744 00	1,600 00
27	Shawmut N'l Bank, Boston, .	2,700	2,970 00	2,700 00
15	State National Bank, Boston, .	1,500	1,680 00	1,500 00
25	Third National Bank, Boston,	2,500	2,275 00	2,500 00
5	Tremont Nat'l Bank, Boston, .	500	445 00	500 00
25	Dedham Nat'l Bank, Dedham,	2,500	2,550 00	2,500 00
5	Salem National Bank, Salem,	500	575 00	500 00
69	Union N'l Bank, Weymouth, .	6,900	7,590 00	6,900 00
25	Massachusetts Loan and Trust Company, Boston,	2,500	2,875 00	2,500 00
		\$53,100	\$54,766 75	\$52,346 50

East Weymouth Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	\$14,000	\$15,960 00	\$14,000 00
Boston & Lowell R.R. 5s, . . .	3,000	3,120 00	3,000 00
Boston & Lowell R.R. 6s, . . .	3,000	3,030 00	3,000 00
Fitchburg R.R. 4s,	5,000	5,025 00	5,000 00
Lowell & Lawrence R.R. 6s, . . .	1,000	1,030 00	1,000 00
Maine Central R.R. 7s,	7,000	7,525 00	7,000 00
N. Y., Providence & Boston R.R. 7s,	1,000	1,085 00	1,000 00
Old Colony R.R. 4½s,	5,000	5,225 00	5,000 00
Old Colony R.R. 6s,	7,000	7,210 00	7,000 00
Portland & Ogdensburg R.R. 6s, . .	8,000	8,720 00	8,000 00
Upper Coos R.R. 4½s,	10,000	10,900 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,142 00	2,000 00
	\$66,000	\$70,972 00	\$66,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$21,302 01	3 per cent.	\$6,160 00	5 per cent.	\$10,674 68	7 per cent.
5,000 00	4 “	4,800 00	5½ “	1,425 00	8 “
2,900 00	4½ “	428,301 13	6 “	1,500 00	10 “
15,500 00	4¾ “	8,880 00	6½ “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$1,450 00
Assessed value of the same,	1,300 00
Number of loans which are of an amount not exceeding \$3,000 each, . . 316	
Aggregate amount of the same,	392,042 82
Total number of loans upon real estate,	327
Amount of investments from which no income is received,	1,450 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	37,697 62
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$12,665 21 } during the year ending Oct. 31, 1895, . . . { 2½ per cent., 13,671 79 }	26,337 00
Number of accounts opened during the year ending Oct. 31, 1895, . . 307	
Number of accounts closed during the year ending Oct. 31, 1895, . . 173	
Total number of open accounts Oct. 31, 1895,	1,931
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	1,831 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	148,041 48
Number of same,	1,661
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	85,693 43
Number of same,	1,208
Date of examination by commissioner: May 6.	

ELIOT FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated Feb. 4, 1864. Present number of corporators, 60.

JOHN CARR, *President.*

FRANK E. GRANGER, *Treasurer.*

JOHN F. NEWTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN CARR,

WILLIAM S. LELAND,

SAMUEL B. HOPKINS,

GREENLEAF C. GEORGE.

GORHAM ROGERS,

GEORGE E. BULLARD.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$227,100 00	Deposits,	\$3,503,106 46
Bank stock as per schedule, .	57,200 00	Guaranty fund, .	100,430 75
Loans on bank stock,	1,000 00	Interest account, .	1,684 20
Railroad bonds as per schedule, .	529,500 00	Profit and loss account,	25,071 69
Loans on real estate,	1,934,091 91	Tax account,	4,500 00
Loans on personal security, . .	691,500 00	Suspense account, .	1,968 77
Deposits in banks, on interest, .	178,690 37		
Deposits in banks, not on interest, .	5,000 00		
Expense account,	576 75		
Short and surplus account, . .	212 79		
Cash on hand,	11,890 05		
	\$3,636,761 87		\$3,636,761 87

Cash on Deposit in Banks, amount in each:—

First National Bank, Boston,	\$46,424 95
National Revere Bank, Boston,	43,107 87
People's National Bank, Boston,	94,157 55

Loan on Bank Stock:—

On 10 shares National Exchange Bank, Boston,	\$1,000 00
--	------------

Eliot Five Cents Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$4,000	\$4,740 00	\$4,000 00
of Boston, Mass., 4s, . . .	42,600	43,239 00	42,600 00
of Boston, Mass., 5s, . . .	25,000	28,750 00	25,000 00
of Boston, Mass., 6s, . . .	5,000	6,050 00	5,000 00
of Fall River, Mass., 4½s, . . .	10,000	10,700 00	10,000 00
of Fall River Mass., 6s, . . .	10,000	11,800 00	10,000 00
of Haverhill, Mass., 4s, . . .	25,000	26,375 00	25,000 00
of Holyoke, Mass., 4s, . . .	20,000	21,000 00	20,000 00
of Lynn, Mass., 5s, . . .	10,000	11,100 00	10,000 00
of Providence, R. I., 4½s, . . .	5,000	5,175 00	5,000 00
of Providence, R. I., 5s, . . .	20,000	21,240 00	20,000 00
of Springfield, Mass., 6s, . . .	20,000	23,600 00	20,000 00
of Taunton, Mass., 6s, . . .	10,000	10,150 00	10,000 00
Town of Brookline, Mass., 7s, . . .	4,000	4,260 00	4,000 00
of Marlborough, Mass., 4s, . . .	9,000	9,450 00	9,000 00
District of Columbia 5s, . . .	7,000	7,315 00	7,000 00
State of New Hampshire 6s, . . .	500	605 00	500 00
	\$227,100	\$245,549 00	\$227,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	\$1,000	\$1,260 00	\$1,000 00
70	Atlas National Bank, Boston,	7,000	8,610 00	7,000 00
20	Columbian N'l Bank, Boston, .	2,000	1,920 00	2,000 00
50	Continental N'l Bank, Boston,	5,000	5,350 00	5,000 00
10	Eliot National Bank, Boston, .	1,000	1,300 00	1,000 00
13	Howard Nat'l Bank, Boston, .	1,300	1,196 00	1,300 00
30	Market Nat'l Bank, Boston, .	3,000	2,400 00	3,000 00
30	Merchants' N'l Bank, Boston,	3,000	4,800 00	3,000 00
61	Mt. Vernon N'l Bank, Boston,	6,100	6,710 00	6,100 00
10	N'l B'k of No America, Boston,	1,000	1,060 00	1,000 00
20	N'l B'k of Redemption, Boston,	2,000	2,420 00	2,000 00
10	National Eagle Bank, Boston,	1,000	830 00	1,000 00
171	People's Nat'l Bank, Boston, .	17,100	25,650 00	17,100 00
43	Shawmut Nat'l Bank, Boston, .	4,300	4,687 00	4,300 00
14	State National Bank, Boston, .	1,400	1,554 00	1,400 00
10	Naumkeag Nat'l Bank, Salem,	1,000	1,300 00	1,000 00
		\$57,200	\$71,047 00	\$57,200 00

Eliot Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	\$50,000	\$52,500 00	\$50,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	11,000	12,540 00	11,000 00
Boston & Lowell R.R. 4s,	50,000	51,500 00	50,000 00
Boston & Lowell R.R. 6s,	3,000	3,030 00	3,000 00
Boston & Maine R.R. 4s,	25,000	26,375 00	25,000 00
Boston & Providence R.R. 4s,	25,000	26,250 00	25,000 00
Concord & Montreal R.R. 4s,	50,000	52,000 00	50,000 00
Connecticut River R.R. 4s,	25,000	26,375 00	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	26,250 00	25,000 00
Fitchburg R.R. 4½s,	25,000	25,250 00	25,000 00
Fitchburg R.R. 5s,	5,000	5,210 00	5,000 00
Maine Central R.R. 4½s,	50,000	54,000 00	50,000 00
N. Y. & N. E. R.R. (terminal) 4s, . .	25,000	25,000 00	25,000 00
Newport & Richford R.R. 5s,	22,000	23,100 00	22,000 00*
Old Colony R.R. 4s,	35,000	37,450 00	35,000 00
Old Colony R.R. 6s,	5,000	5,120 00	5,000 00
Portland & Ogdensburg R.R. 6s, . .	16,500	17,985 00	16,500 00
Salem & Lowell R.R. 6s,	20,000	21,000 00	20,000 00
Vermont & Massachusetts R.R. 5s, . .	37,000	39,590 00	37,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	25,600 00	25,000 00
	\$529,500	\$556,125 00	\$529,500 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$178,690 37	2 per cent.	\$72,250 00	4½ per cent.	\$25,700 00	5½ per cent.
205,000 00	3½ "	777,200 00	4½ "	12,484 59	6 "
60,000 00	3¾ "	29,500 00	4¾ "	1,500 00	7 "
961,700 00	4 "	481,257 32	5 "		

Number of loans which are of an amount not exceeding \$3,000 each, . 168
 Aggregate amount of the same, \$283,741 91
 Total number of loans upon real estate, 354
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1895, 149,413 52
 Times for the dividends fixed by the by-laws: second Wednesday in April
 and October.
 Rate and amount of each semi-annual dividend { 2 per cent., \$62,893 98 }
 during the year ending Oct. 31, 1895, . . { 2 per cent., 64,429 78 } 127,323 76
 Number of accounts opened during the year ending Oct. 31, 1895, . 1,398
 Number of accounts closed during the year ending Oct. 31, 1895, . 925
 Total number of open accounts Oct. 31, 1895, 10,817

Eliot Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$8,277 33
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	777,196 57
Number of same,	10,876
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	672,985 95
Number of same,	8,048
Date of examination by commissioner: March 21.	

ESSEX SAVINGS BANK—LAWRENCE.

Incorporated March 15, 1847. Present number of corporators, 21.

JOSEPH SHATTUCK, *President.*

JAMES H. EATON, *Treasurer.*

JAMES H. EATON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOSEPH SHATTUCK,

JAMES H. KIDDER,

SAMUEL WHITE,

GEORGE E. DAVIS.

Open for business every business day, 9 A.M. to 1 P.M.; Saturdays from 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$730,000 00	Deposits,	\$6,556,004 65
Bank stock as per schedule, .	316,900 00	Guaranty fund, . . .	360,000 00
Loans on bank stock,	15,800 00	Interest account, . . .	54,316 09
Railroad bonds as per schedule, .	425,000 00	Profit and loss account,	200,000 00
Loans on railroad stock, . . .	100,000 00		
Real estate (for banking purposes),	20,000 00		
Loans on real estate,	3,487,216 00		
Loans on personal security, . .	1,938,850 00		
Loans to counties, cities or towns (notes),	109,100 00		
Deposits in banks, on interest, .	16,805 42		
Cash on hand,	10,649 32		
	<hr/>		<hr/>
	\$7,170,320 74		\$7,170,320 74

Cash on Deposit in Banks, amount in each :—

National Hide & Leather Bank, Boston,	\$3,572 75
Winthrop National Bank, Boston,	13,232 67

Loans on Bank Stock, amount on each :—

On 55 shares Merchants' National Bank, Lawrence,	\$4,600 00
On 10 shares Pacific National Bank, Lawrence,	700 00
On 105 shares Arlington National Bank, Lawrence,	10,500 00

Loan on Railroad Stock :—

On 1,000 shares Boston & Maine R.R.,	\$100,000
--	-----------

Essex Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$200,000	\$203,000 00	\$200,000 00
of Brockton, Mass., 4s, . . .	40,000	41,200 00	40,000 00
of Chicago, Ill., 4s, . . .	135,000	137,700 00	135,000 00*
of Dayton, Ohio, 5s, . . .	38,000	38,410 00	38,000 00*
of Fall River, Mass., 6s, . . .	25,000	29,000 00	25,000 00
of Indianapolis, Ind., 4s, . . .	100,000	104,000 00	100,000 00
of Lawrence, Mass., 4s, . . .	121,000	122,850 00	121,000 00
of Lawrence, Mass., 6s, . . .	5,000	5,400 00	5,000 00
of Lynn, Mass., 6s, . . .	50,000	51,000 00	50,000 00
of Newton, Mass., 5s, . . .	16,000	17,600 00	16,000 00
	\$730,000	\$750,160 00	\$730,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlantic Nat'l Bank, Boston, .	\$4,000	\$5,040 00	\$4,000 00
130	Atlas National Bank, Boston, .	13,000	15,990 00	13,000 00
6	Blackstone N'l Bank, Boston, .	600	600 00	600 00
30	Boston National Bank, Boston, .	3,000	3,000 00	3,000 00
20	Continental N'l Bank, Boston, .	2,000	2,160 00	2,000 00
80	Eliot National Bank, Boston, .	8,000	10,400 00	8,000 00
100	Everett Nat'l Bank, Boston, .	10,000	8,000 00	10,000 00
47	Globe National Bank, Boston, .	4,700	3,995 00	4,700 00
232	Howard Nat'l Bank, Boston, .	23,200	22,504 00	23,200 00
60	Lincoln Nat'l Bank, Boston, .	6,000	4,620 00	6,000 00
40	Massachusetts N'l B'k, Boston, .	4,000	3,400 00	4,000 00
200	Merchants' N'l Bank, Boston, .	20,000	32,000 00	20,000 00
46	Mt Vernon N'l Bank, Boston, .	4,600	5,224 00	4,600 00
75	N'l B'k of Commerce, Boston, .	7,500	8,325 00	7,500 00
80	National Bank of the Common- wealth, Boston, . . .	8,000	11,120 00	8,000 00
150	N'l B'k of No. America, Boston, .	15,000	15,750 00	15,000 00
250	N'l B'k of the Republic, Boston, .	25,000	38,000 00	25,000 00
130	National City Bank, Boston, .	13,000	10,530 00	13,000 00
100	N'l Hide & Leather B'k, Boston, .	10,000	10,600 00	10,000 00
225	National Revere Bank, Boston, .	22,500	20,700 00	22,500 00
10	National Union Bank, Boston, .	1,000	1,340 00	1,000 00
166	Nat'l Webster Bank, Boston, .	16,600	17,264 00	16,600 00
100	North National Bank, Boston, .	10,000	10,700 00	10,000 00
27	Shawmut Nat'l Bank, Boston, .	2,700	2,943 00	2,700 00
100	State National Bank, Boston, .	10,000	11,200 00	10,000 00
100	Suffolk National Bank, Boston, .	10,000	10,400 00	10,000 00

Essex Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Tremont Nat'l Bank, Boston, .	\$10,000	\$8,900 00	\$10,000 00
300	Bay State N'l Bank, Lawrence,	22,500	36,000 00	22,500 00
300	Lawrence N'l Bank, Lawrence,	30,000	33,600 00	30,000 00
		\$316,900	\$364,305 00	\$316,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$50,000	\$51,000 00	\$50,000 00
Boston & Lowell R.R. 4½s, . . .	50,000	52,000 00	50,000 00
Concord & Montreal R.R. 4s, . . .	200,000	208,000 00	200,000 00
Fitchburg R.R. 5s,	105,000	115,200 00	105,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	20,400 00	20,000 00
	\$425,000	\$446,600 00	\$425,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,805 42	2 per cent.	\$18,000 00	3¾ per cent.	\$4,500 00	4¾ per cent.
100,000 00	3 “	1,431,800 00	4 “	2,068,720 00	5 “
30,000 00	3½ “	170,000 00	4½ “	92,200 00	5½ “
50,000 00	3.65 “	1,114,300 00	4½ “	471,446 00	6 “
100,000 00	3⅞ “				

Amount invested in real estate for banking purposes, \$20,000 00
 Estimated value of the same, 30,000 00
 Assessed value of the same, 30,000 00
 Net income received from same during year ending Oct. 31, 1895, . . . 1,916 00
 Number of loans which are of an amount not exceeding \$3,000 each, . 502
 Aggregate amount of the same, 612,296 00
 Total number of loans upon real estate, 713
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, 319,984 41
 Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Essex Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$121,560 61 }	\$244,567 05
during the year ending Oct. 31, 1895, . . . { 2 per cent., 123,006 44 }	
Number of accounts opened during the year ending Oct. 31, 1895, . . .	3,775
Number of accounts closed during the year ending Oct. 31, 1895, . . .	2,782
Total number of open accounts Oct. 31, 1895,	18,687
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	16,111 98
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	1,360,643 68
Number of same,	23,309
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	1,350,024 52
Number of same,	16,378
Date of examination by commissioner: April 25.	

EVERETT SAVINGS BANK — EVERETT.

Incorporated March 1, 1889. Present number of corporators, 25.

JAMES P. STEWART, *President.*

SAMUEL P. CANNELL, *Treasurer.*

HENRY K. VEAZIE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WOODBURY A. HAM,

DANIEL B. FESSENDEN,

NATHANIEL J. MEAD,

SAMUEL P. CANNELL,

SAMUEL M. JOHNSON.

Open for business every business day, 2 to 4 P.M.; and Saturdays, 7.30 to 8.30 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS		LIABILITIES.	
Bank stock as per schedule, . . .	\$2,000 00	Deposits,	\$143,659 42
Loans on real estate,	\$9,625 00	Guaranty fund,	1,475 00
Loans on personal security,	1,000 00	Interest account,	206 02
Loans to counties, cities or towns (notes),	42,500 00	Profit and loss account,	763 60
Deposits in banks, on interest,	9,000 35	Furniture and fixtures account,	150 00
Expense account,	4 50		
Cash on hand,	2,124 19		
	\$146,254 04		\$146,254 04

Cash on Deposit in Banks, amount in each : —

National Security Bank, Boston,	\$145 53
Winthrop National Bank, Boston,	8,414 83*
First National Bank, Chelsea,	144 17
Winnisimmet National Bank, Chelsea,	79 64
First National Bank, Malden,	216 18

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Globe National Bank, Boston,	\$2,000	\$1,760 00	\$2,000 00

* Since reduced within the legal limit.

Everett Savings Bank—Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,776 54	2 per cent.	\$15,150 00	5 per cent.	\$25,950 00	5½ per cent.
223 81	2½ “	2,500 00	5¼ “	49,025 00	6 “
40,500 00	4 “				

Number of loans which are of an amount not exceeding \$3,000 each,	58	
Aggregate amount of the same,		\$84,125 00
Total number of loans upon real estate,	57	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		6,084 14
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Rate and amount of each semi-annual dividend { 2 per cent., \$2,101 13 } during the year ending Oct. 31, 1895, { 2 per cent., 2,348 51 }		4,449 64
Number of accounts opened during the year ending Oct. 31, 1895,	264	
Number of accounts closed during the year ending Oct. 31, 1895,	107	
Total number of open accounts Oct. 31, 1895,	1,136	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		629 56
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		82,623 28
Number of same,	1,543	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		58,226 23
Number of same,	981	
Date of examination by commissioner: February 5.		

FAIRHAVEN INSTITUTION FOR SAVINGS — FAIRHAVEN.

Incorporated Feb. 10, 1832. Present number of corporators, 32.

GEORGE H. TABER, *President.*

CHARLES H. MORTON, *Treasurer.*

CHARLES H. MORTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE H. TABER,

CYRUS D. HUNT,

WALTER P. WINSOR,

LEVI M. SNOW,

JOHN B. HUSSEY.

Open for business every business day, 9 A.M to 1 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$6,500 00	Deposits, . . .	\$494,807 54
Bank stock as per schedule, .	114,870 00	Guaranty fund, .	23,314 00
Loans on bank stock, . . .	300 00	Interest account, .	371 15
Railroad bonds as per schedule, .	23,500 00	Profit and loss account, . . .	3,350 75
Real estate (for banking purposes),	4,500 00		
Real estate by foreclosure, . .	12,000 00		
Loans on real estate,	238,111 30		
Loans on personal security, . .	106,410 33		
Deposits in banks, on interest, .	9,111 38		
Deposits in banks, not on interest,	4,000 00		
Expense account,	145 09		
Sea View Hotel and Wharf Co. stock,*	2,153 96		
Banking house expense, . . .	196 88		
Cash on hand,	44 50		
	<u>\$521,843 44</u>		<u>\$521,843 44</u>

* Taken to secure indebtedness.

Cash on Deposit in Bank : —

National Bank of Fairhaven, Fairhaven, \$13,111 38

Loan on Bank Stock : —

On 5 shares National Bank of Fairhaven, Fairhaven, \$300 00

Fairhaven Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Belfast, Me., 6s, . . .	\$6,500	\$6,727 00	\$6,500 00*

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Boston National Bank, Boston,	\$10,000	\$10,175 00	\$12,000 00
50	Continental Nat'l B'k, Boston,	5,000	5,400 00	5,300 00
50	Eliot Nat'l Bank, Boston, .	5,000	6,500 00	6,500 00
50	Howard Nat'l Bank, Boston, .	5,000	4,700 00	5,500 00
90	N'l B'k of Commerce, Boston,	9,000	10,080 00	10,350 00
80	N'l B'k of No. America, Boston,	8,000	8,640 00	8,000 00
60	N'l B'k of the Republic, Boston,	6,000	9,120 00	7,740 00
40	North National Bank, Boston,	4,000	4,285 00	5,160 00
30	State National Bank, Boston, .	3,000	3,390 00	3,450 00
158	National Bank of Fairhaven, Fairhaven,	12,640	12,640 00	12,640 00
80	Citizens' N'l B'k, New Bedford,	8,000	10,000 00	10,400 00
90	First N'l Bank, New Bedford,	9,000	14,040 00	12,150 00
68	Mechanics' Nat'l Bank, New Bedford,	6,800	12,710 00	10,880 00
40	National Bank of Commerce, New Bedford,	4,000	3,560 00	4,800 00
		\$95,440	\$115,240 00	\$114,870 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$10,000	\$10,300 00	\$10,000 00
Boston & Maine R.R. 4½s, . . .	10,000	11,050 00	10,500 00
Concord & Montreal R.R. 4s, . .	3,000	3,120 00	3,000 00
	\$23,000	\$24,470 00	\$23,500 00

Fairhaven Institution for Savings — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,111 38	2 per cent.	\$92,740 00	5 per cent.	\$146,835 63	6 per cent.
15,000 00	4 “	28,450 00	5½ “	1,350 00	6½ “
49,500 00	4½ “	10,456 00	5¾ “	490 00	7 “

Amount invested in real estate for banking purposes,	\$4,500 00
Estimated value of the same,	6,000 00
Assessed value of the same,	3,800 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	12,000 00
Assessed value of the same,	4,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 175	
Aggregate amount of the same,	165,495 24
Total number of loans upon real estate, 184	
Amount of investments from which no income is received,	2,153 96
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	23,987 65
Times for the dividends fixed by the by-laws: last Monday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,231 02 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 9,423 73 }	18,654 75
Number of accounts opened during the year ending Oct. 31, 1895, . . . 95	
Number of accounts closed during the year ending Oct. 31, 1895, . . . 76	
Total number of open accounts Oct. 31, 1895,	859
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	2,549 48
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	60,381 86
Number of same,	230
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	60,586 59
Number of same,	400
Date of examination by commissioner: July 26.	

FALL RIVER SAVINGS BANK—FALL RIVER.

Incorporated March 11, 1828. Present number of corporators, 125.

THOMAS J. BORDEN, *President.*

CHARLES A. BASSETT, *Treasurer.*

NEWTON R. EARL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROBERT C. BROWN,

HENRY C. HAWKINS,

JAMES C. EDDY,

ROBERT HENRY,

CHARLES M. ALLEN.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$775,900 00	Deposits, . . .	\$6,515,569 05
Bank stock as per schedule, .	741,850 00	Guaranty fund, .	260,400 00
Loans on bank stock, . . .	14,000 00	Interest account, .	60,562 51
Railroad bonds as per schedule, .	419,000 00	Profit and loss account, . . .	17,200 00
Real estate (for banking purposes), . . .	46,000 00	Balance due on mortgage loans, . .	19,916 00
Real estate by foreclosure, . .	15,000 00		
Loans on real estate, . . .	2,968,740 00		
Loans on personal security, . .	1,817,325 00		
Loans to counties, cities or towns (notes), . . .	5,000 00		
Deposits in banks, on interest, .	67,500 00		
Expense account, . . .	1,032 22		
Cash on hand, . . .	2,300 34		
	<u>\$6,873,647 56</u>		<u>\$6,873,647 56</u>

Cash on Deposit in Banks, amount in each :—

National Bank of Redemption, Boston,	\$9,500 00
Metacomet National Bank, Fall River,	8,000 00
Massasoit National Bank, Fall River,	40,000 00
Third National Bank, Springfield,	10,000 00

Loans on Bank Stock, amount on each :—

On 166 shares Metropolitan National Bank, Boston,	\$11,000 00
On 49 shares Metropolitan National Bank, Boston,	3,000 00

Fall River Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$200,000	\$224,000 00	\$200,000 00
of Boston, Mass., 5s, . . .	100,000	115,000 00	100,000 00
of Cambridge, Mass., 3½s, . . .	36,000	36,000 00	36,000 00
of Cambridge, Mass., 4s, . . .	80,000	86,400 00	80,000 00
of Chicago, Ill., 4s, . . .	100,000	105,000 00	100,000 00*
of Fall River, Mass., 4s, . . .	13,000	13,260 00	13,000 00
of Fall River, Mass., 5s, . . .	25,000	27,310 00	25,000 00
of Fall River, Mass., 6s, . . .	41,000	47,850 00	41,000 00
of Gloucester, Mass., 4s, . . .	40,000	40,400 00	40,000 00
of Lynn, Mass., 4s, . . .	35,000	35,550 00	35,000 00
of Nashua, N. H., 4s, . . .	6,000	6,120 00	6,000 00
of New Bedford, Mass., 3½s, . . .	30,000	30,000 00	30,000 00
of Waltham, Mass., 4s, . . .	6,000	6,120 00	6,000 00
of Worcester, Mass., 4s, . . .	25,000	26,250 00	25,000 00
Town of Belmont, Mass., 4s, . . .	28,000	28,000 00	28,000 00
of Freetown, Mass., 4½s, . . .	900	900 00	900 00
County of Hampden, Mass., 3s, . . .	10,000	9,400 00	10,000 00
	\$775,900	\$837,560 00	\$775,900 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	Eliot National Bank, Boston, . .	\$15,000	\$19,500 00	\$15,000 00
400	Faneuil Hall N'l B'k, Boston, . .	40,000	53,200 00	40,000 00
330	First National Bank, Boston, . .	33,000	78,870 00	72,600 00
300	Howard Nat'l Bank, Boston, . .	30,000	29,100 00	30,000 00
160	Merchants' N'l Bank, Boston, . .	16,000	25,600 00	16,000 00
200	N'l B'k of Commerce, Boston, . .	20,000	22,400 00	20,000 00
400	N'l B'k of No. America, Boston, . .	40,000	42,400 00	40,000 00
107	N'l B'k of Redemption, Boston, . .	10,700	12,947 00	10,700 00
250	N'l Hide & Leather B'k, Boston, . .	25,000	26,500 00	25,000 00
300	National Revere Bank, Boston, . .	30,000	27,900 00	30,000 00
232	Second Nat'l Bank, Boston, . .	23,200	41,296 00	34,800 00
200	Washington N'l B'k, Boston, . .	20,000	21,600 00	20,000 00
100	First National Bank, Chelsea, . .	10,000	10,600 00	10,000 00
715	Fall River N'l B'k, Fall River, . .	71,500	78,650 00	71,500 00
650	Massasoit N'l B'k, Fall River, . .	65,000	97,500 00	76,050 00
935	Metacomet N'l B'k, Fall River, . .	93,500	116,875 00	93,500 00
150	Second Nat'l Bank, Fall River, . .	15,000	25,500 00	15,000 00
500	First N'l Bank, New Bedford, . .	50,000	76,500 00	50,000 00

Fall River Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
220	Merchants' Nat'l Bank, New Bedford,	\$22,000	\$45,100 00	\$29,700 00
420	National Bank of Commerce, New Bedford,	42,000	35,700 00	42,000 00
		\$671,900	\$887,738 00	\$741,850 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s.	\$70,000	\$80,500 00	\$70,000 00
Boston & Lowell R.R. 4s,	25,000	25,500 00	25,000 00
Boston, Winthrop & Shore R.R. 5s,	15,000	16,650 00	15,000 00
Leeds & Farmington R.R. 6s,	15,000	15,150 00	15,000 00
Maine Central R.R. 6s,	10,000	10,900 00	10,000 00
Maine Central R.R. 7s,	7,000	7,490 00	7,000 00
New York, Providence & Boston R.R. 7s,	10,000	11,000 00	10,000 00
Old Colony R.R. 4s,	100,000	108,000 00	100,000 00
Old Colony R.R. 4½s,	50,000	52,500 00	50,000 00
Old Colony R.R. 6s,	67,000	68,900 00	67,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	50,000 00	50,000 00
	\$419,000	\$446,590 00	\$419,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,500 00	2 per cent.	\$152,500 00	3½ per cent.	\$312,500 00	4½ per cent.
10,000 00	2½ “	300,000 00	3¾ “	1,267,489 00	5 “
5,000 00	2½ “	960,000 00	4 “	1,781,626 00	5½ “
40,000 00	3 “	25,000 00	4½ “	950 00	6 “

Amount invested in real estate for banking purposes, \$46,000 00
 Estimated value of the same, 46,000 00
 Assessed value of the same, 48,000 00
 Net income received from same during year ending Oct. 31, 1895, . . . 700 00

Fall River Savings Bank—Concluded.

Value, by books, of other real estate held or owned by foreclosure or otherwise,	\$15,000 00
Assessed value of the same,	16,900 00
Number of loans which are of an amount not exceeding \$3,000 each, 1,029	
Aggregate amount of the same,	1,431,159 00
Total number of loans upon real estate,	1,256
Amount of investments from which no income is received,	15,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	324,046 19
Times for the dividends fixed by the by-laws: first Monday in April and October.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$137,240 87 } during the year ending Oct. 31, 1895, . . . { 2½ per cent., 140,051 47 }	277,292 34
Number of accounts opened during the year ending Oct. 31, 1895,	2,357
Number of accounts closed during the year ending Oct. 31, 1895,	1,734
Total number of open accounts Oct. 31, 1895,	13,440
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	14,712 98
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	1,016,679 68
Number of same,	12,994
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	998,862 51
Number of same,	10,773
Date of examination by commissioner: July 25.	

FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

Incorporated April 10, 1855. Present number of corporators, 29.

WALTER C. DUFEE, *President.*

CHARLES J. HOLMES, *Treasurer.*

JOHN P. SLADE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WALTER C. DUFEE,

EDWARD B. JENNINGS,

LEONTINE LINCOLN,

JUNIUS P. PRENTISS,

JAMES M. OSBORN.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$125,000 00	Deposits,	\$3,432,765 72
Bank stock as per schedule, .	483,600 00	Guaranty fund, .	90,000 00
Railroad bonds as per schedule,	285,000 00	Interest account, .	81,642 97
Real estate (for banking purposes),	45,000 00	Profit and loss account,	29,954 68
Real estate by foreclosure, .	49,285 48	Rental account, .	18,394 32
Loans on real estate,	1,821,252 40	Mortgage in process,	8,015 25
Loans on personal security, .	764,800 00		
Deposits in banks, on interest, .	52,514 47		
Deposits in banks, not on interest,	5,000 00		
Expense account,	2,958 57		
Border City Manufacturing Co. stock,*	8,796 78		
Granite Mills stock,*	10,530 05		
Cash on hand,	7,035 19		
	<u>\$3,660,772 94</u>		<u>\$3,660,772 94</u>

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

National Exchange Bank, Boston,	\$13,736 93
Second National Bank, Fall River,	43,777 54

Fall River Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s. . . .	\$50,000	\$52,000 00	\$50,000 00*
of Everett, Mass., 4s. . . .	25,000	26,500 00	25,000 00
of Lynn, Mass., 4s. . . .	50,000	51,250 00	50,000 00
	\$125,000	\$129,750 00	\$125,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston, .	\$5,000	\$6,300 00	\$5,000 00
250	Atlas National Bank, Boston, .	25,000	30,750 00	25,000 00
145	Blackstone N'l Bank, Boston, .	14,500	14,500 00	14,500 00
100	Boston Nat'l Bank, Boston, .	10,000	10,000 00	10,000 00
250	Continental N'l Bank, Boston, .	25,000	27,000 00	25,000 00
15	Eliot National Bank, Boston, .	1,500	2,000 00	1,500 00
160	Everett Nat'l Bank, Boston, .	16,000	13,120 00	16,000 00
100	Faneuil Hall N'l Bank, Boston, .	10,000	13,333 00	10,000 00
50	First National Bank, Boston, .	5,000	12,000 00	5,000 00
200	Howard Nat'l Bank, Boston, .	20,000	19,600 00	20,000 00
300	Lincoln Nat'l Bank, Boston, .	30,000	23,400 00	30,000 00
150	Metropolitan N'l B'k, Boston, .	15,000	13,950 00	15,000 00
85	Monument N'l Bank, Boston, .	8,500	19,975 00	8,500 00
35	N'l B'k of Commerce, Boston, .	3,500	3,850 00	3,500 00
145	N'l B'k of No. America, Boston, .	14,500	15,515 00	14,500 00
250	N'l B'k of Redemption, Boston, .	25,000	30,250 00	25,000 00
100	National City Bank, Boston, .	10,000	8,100 00	10,000 00
150	Nat'l Exchange Bank, Boston, .	15,000	18,750 00	15,000 00
300	N'l Hide & Leather B'k, Boston, .	30,000	31,800 00	30,000 00
100	Nat'l Revere Bank, Boston, .	10,000	9,300 00	10,000 00
20	Nat'l Webster Bank, Boston, .	2,000	2,080 00	2,000 00
120	Shawmut Nat'l Bank, Boston, .	12,000	13,200 00	12,000 00
250	Shoe & Leather N'l B'k, Boston, .	25,000	23,150 00	25,000 00
400	Third Nat'l Bank, Boston, .	40,000	36,400 00	40,000 00
70	Winthrop N'l Bank, Boston, .	7,000	9,170 00	7,000 00
300	First National Bank, Chelsea, .	30,000	31,800 00	30,000 00
20	Dedham Nat'l Bank, Dedham, .	2,000	2,040 00	2,000 00
100	Metacomet N'l B'k, Fall River, .	10,000	12,500 00	10,000 00
36	Nat'l Union Bank, Fall River, .	3,600	3,780 00	3,600 00
412	Second Nat'l Bank, Fall River, .	41,200	70,040 00	41,200 00
50	Leominster N'l B'k, Leominster, .	5,000	5,250 00	5,000 00
100	Malden Nat'l Bank, Malden, .	10,000	16,000 00	10,000 00
10	Oxford Nat'l Bank, Oxford, .	1,000	1,050 00	1,000 00
13	Palmer Nat'l Bank, Palmer, .	1,300	1,885 00	1,300 00
		\$483,600	\$551,838 00	\$483,600 00

Fall River Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$50,000	\$53,250 00	\$50,000 00
Concord & Montreal R.R. 4s, . . .	25,000	26,000 00	25,000 00
Maine Central R.R. 4½s, . . .	25,000	27,000 00	25,000 00
Old Colony R.R. 4s, . . .	50,000	53,500 00	50,000 00
Rutland R.R. 5s, . . .	100,000	100,000 00	80,000 00*
St. Johnsbury & Lake Champlain R.R. 5s, . . .	55,000	66,000 00	55,000 00
	\$305,000	\$325,750 00	\$285,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$52,514 47	2 per cent.	\$120,000 00	4½ per cent.	\$654,600 00	5 per cent.
130 000 00	3¾ “	373,800 00	4½ “	1,202,952 40	5½ “
90,000 00	4 “	10,500 00	4¾ “	4,200 00	6 “

Amount invested in real estate for banking purposes,	\$45,000 00
Estimated value of the same,	65,000 00
Assessed value of the same,	65,750 00
Net income received from same during year ending Oct. 31, 1895, . . .	1,128 27
Value, by books, of other real estate held or owned by foreclosure or otherwise,	49,285 48
Assessed value of the same,	58,700 00
Net income received from same during year ending Oct. 31, 1895, . . .	2,600 00
Number of loans which are of an amount not exceeding \$3,000 each, . .	489
Aggregate amount of the same,	708,602 00
Total number of loans upon real estate,	602
Gross amount of interest or profits received or earned, as per books, dur- ing year ending Oct. 31, 1895,	178,956 58
Times for the dividends fixed by the by-laws: second Monday in June and December.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$68,657 45 } during the year ending Oct. 31, 1895, . . . { 2½ per cent., 70,784 18 }	139,441 63
Number of accounts opened during the year ending Oct. 31, 1895, . . .	2,470
Number of accounts closed during the year ending Oct. 31, 1895, . . .	1,410
Total number of open accounts Oct. 31, 1895,	12,157

Fall River Five Cents Savings Bank—Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$7,560 57
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	697,726 82
Number of same,	20,863
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	574,083 19
Number of same,	8,531
Date of examination by commissioner: September 5.	

FARMERS' AND MECHANICS' SAVINGS BANK—SOUTH FRAMINGHAM.

Incorporated April 23, 1883. Present number of corporators, 27.

WILLARD HOWE, *President*.

GEORGE E. CUTLER, *Treasurer*.

S. G. DAVENPORT, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

GEORGE E. CUTLER,

D. S. BRIDGES,

H. L. SAWYER,

C. D. LEWIS,

J. L. WHITNEY.

Open for business every business day, except Saturdays, 8 A.M. to 12 M., 2 to 4 P.M.;
Saturdays, 8 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . . .	\$31,218 00	Deposits, . . .	\$562,348 57
Loans on bank stock, . . .	300 00	Guaranty fund, . . .	11,225 00
Loans on railroad bonds, . . .	100 00	Interest account, . . .	18,263 78
Real estate by foreclosure, . . .	4,200 00	Cemetery funds, . . .	516 54
Loans on real estate, . . .	362,977 80		
Loans on personal security, . . .	150,135 90		
Loans to counties, cities or towns (notes), . . .	31,000 00		
Loans on depositors' books, . . .	550 00		
Deposits in banks, not on interest, . . .	9,912 16		
Furniture, . . .	1,040 00		
Insurance, . . .	183 95		
Cash on hand, . . .	736 08		
	<u>\$592,353 89</u>		<u>\$592,353 89</u>

Cash on Deposit in Bank:—

Framingham National Bank, South Framingham, \$9,912 16

Loan on Bank Stock:—

On 5 shares Boylston National Bank, Boston, \$300 00

Loan on Railroad Bonds:—

On \$100 Maine Central R.R. 6s, \$100 00

Farmers' and Mechanics' Savings Bank — Concluded.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	Continental N'l Bank, Boston,	\$2,100 00	\$2,168 00	\$2,525 25
16	Eliot National Bank, Boston, .	1,600 00	2,128 00	2,084 00
10	Freeman's Nat'l Bank, Boston,	1,000 00	900 00	950 00
40	Market N'l Bank, Boston, .	4,000 00	3,200 00	3,908 25
10	National Revere Bank, Boston,	1,000 00	928 75	1,252 50
6	Shawmut Nat'l Bank, Boston, .	600 00	660 00	724 50
9	Second National Bank, Boston,	900 00	1,611 00	1,358 25
5	First National Bank, Chelsea, .	500 00	650 00	650 00
17 1/2	Holliston N'l Bank, Holliston, .	1,733 33	1,733 33	2,232 25
9	Northborough National Bank, Northborough, .	900 00	1,035 00	1,134 00
100	Framingham National Bank, South Framingham, .	10,000 00	11,500 00	13,399 00
10	First N'l Bank, West Newton,	1,000 00	1,000 00	1,000 00
		\$25,333 33	\$27,514 08	\$31,218 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,500 00	2 1/2 per cent.	\$20,000 00	4 1/2 per cent.	\$4,700 00	5 1/2 per cent.
31,000 00	4 "	358,630 00	5 "	128,233 70	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$4,200 00
Assessed value of the same,	5,000 00
Number of loans which are of an amount not exceeding \$3,000 each,	245
Aggregate amount of the same,	244,313 70
Total number of loans upon real estate,	207
Amount of investments from which no income is received,	16,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	25,055 19
Times for the dividends fixed by the by-laws: first Tuesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,919 93 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 10,368 14 }	20,288 07
Number of accounts opened during the year ending Oct. 31, 1895,	273
Number of accounts closed during the year ending Oct. 31, 1895,	189
Total number of open accounts Oct. 31, 1895,	2,037
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	1,782 51
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	135,400 43
Number of same,	1,919
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	111,799 43
Number of same,	1,414
Date of examination by commissioners: January 28.	

FITCHBURG SAVINGS BANK—FITCHBURG.

Incorporated Feb. 12, 1846. Present number of corporators, 45.

CHARLES E. WARE, *President.*BRIGHAM N. BULLOCK, *Treasurer.*EBENEZER BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

RODNEY WALLACE,

REUBEN R. CONN,

CHARLES E. WARE,

HENRY G. MORSE,

CARM M. PARKER.

Open for business every business day, except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$210,597 50	Deposits, . . .	\$3,133,601 55
Bank stock as per schedule, .	240,127 00	Guaranty fund, .	127,500 00
Loans on bank stock, . . .	37,270 00	Interest account, .	75,488 37
Railroad bonds as per schedule, .	299,200 00		
Loans on railroad bonds, . . .	1,000 00		
Real estate (for banking purposes), . . .	130,000 00		
Real estate by foreclosure, . . .	16,200 00		
Loans on real estate, . . .	1,288,800 00		
Loans on personal security, . .	972,200 00		
Loans to counties, cities or towns (notes), . . .	18,000 00		
Deposits in banks, on interest, .	121,512 61		
Cash on hand, . . .	1,682 81		
	<u>\$3,336,589 92</u>		<u>\$3,336,589 92</u>

Cash on Deposit in Banks, amount in each:—

Fitchburg National Bank, Fitchburg,	\$96,512 61
Safety Fund National Bank, Fitchburg,	20,000 00
Westminster National Bank, Gardner,	5,000 00

Loans on Bank Stock, amount on each:—

On 112 shares Safety Fund National Bank, Fitchburg,	\$10,000 00
On 4 shares Fitchburg National Bank, Fitchburg,	270 00
On 5 shares Naumkeag National Bank, Salem,	1,000 00
On 5 shares First National Bank, Salem,	
On 150 shares Manufacturers' Trust Company, Holyoke,	25,000 00
On 50 shares National Bank of the Commonwealth, Boston,	
On 50 shares Springfield Safe Deposit & Trust Company, Springfield,	
On 11 shares National Exchange Bank, Boston,	1,000 00

Fitchburg Savings Bank — Continued.

Loan on Railroad Bonds:—

On \$1,000 Eastern R.R., \$1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fitchburg, Mass., 3½s, . .	\$15,000	\$15,000 00	\$15,000 00
of Fitchburg, Mass., 4s, . .	56,000	58,370 00	56,000 00
of Keene, N. H., 3½s, . .	12,000	11,760 00	12,000 00
of New Bedford, Mass., 4s, . .	25,000	26,000 00	25,000 00
of Norwich, Conn., 7s, . .	17,000	21,080 00	17,935 00
of Portland, Me., 6s, . .	5,000	6,250 00	4,662 50
Town of Leominster, Mass., 4s, . .	20,000	20,200 00	20,000 00
of Turner's Falls, Mass., 4s, . .	30,000	30,790 00	30,000 00
United States 4s,	30,000	33,450 00	30,000 00
	\$210,000	\$222,900 00	\$210,597 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Atlantic Nat'l Bank, Boston, .	\$6,000	\$7,560 00	\$7,500 00
100	Atlas National Bank, Boston, .	10,000	12,300 00	12,500 00
133	Boston National Bank, Boston, .	13,300	13,300 00	13,300 00
100	Eliot National Bank, Boston, .	10,000	13,300 00	13,000 00
150	Howard Nat'l Bank, Boston, .	15,000	14,550 00	15,000 00
166	Lincoln Nat'l Bank, Boston, .	16,600	12,906 50	16,600 00
200	Merchants' N'l Bank, Boston, .	20,000	31,000 00	20,000 00
66	N'l B'k of No. America, Boston, .	6,600	7,045 50	6,600 00
100	N'l Hide & Leather B'k, Boston, .	10,000	10,600 00	11,600 00
150	Nat'l Revere Bank, Boston, . .	15,000	13,931 25	15,000 00
116	North National Bank, Boston, .	11,600	12,180 00	11,600 00
153	Fitchburg N'l B'k, Fitchburg, .	15,300	22,185 00	16,677 00
123	Rollstone N'l B'k, Fitchburg, .	12,300	18,081 00	13,530 00
170	Safety Fund N'l B'k, Fitchburg, .	17,000	18,700 00	18,020 00
100	Citizens' N'l B'k, New Bedford, .	10,000	12,000 00	10,000 00
100	National Bank of Commerce, New Bedford,	10,000	8,500 00	12,400 00
5	Townsend N'l B'k, Townsend, .	500	575 00	500 00
133	Crocker N'l B'k, Turner's Falls, .	13,300	16,226 00	13,300 00
100	City Nat'l Bank, Worcester, . .	10,000	14,500 00	10,000 00
30	Quinsigamond National Bank, Worcester,	3,000	4,200 00	3,000 00
		\$225,500	\$263,640 25	\$210,127 00

Fitchburg Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$60,000	\$60,125 00	\$60,000 00
Fitchburg R.R. 4½s, . • . . .	71,000	73,400 00	72,300 00
Fitchburg R.R. 5s,	119,000	126,650 00	120,500 00
Maine Central R.R. 4s,	25,000	25,250 00	25,000 00
Old Colony R.R. 4s,	5,000	5,350 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	16,000	17,120 00	16,400 00
	\$296,000	\$307,895 00	\$299,200 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$96,512 61	2½ per cent.	\$150,000 00	4½ per cent.	\$1,213,520 00	5 per cent.
20,000 00	3 “	530,300 00	4½ “	257,650 00	5½ “
5,000 00	3½ “	11,500 00	4¾ “	16,300 00	6 “
133,000 00	4 “				

Amount invested in real estate for banking purposes,	\$130,000 00
Estimated value of the same,	130,000 00
Assessed value of the same,	100,000 00
Net income received from same during year ending Oct. 31, 1895, . . .	2,811 28
Value, by books, of other real estate held or owned by foreclosure or otherwise,	16,200 00
Assessed value of the same,	15,200 00
Net income received from same during year ending Oct. 31, 1895, . . .	514 18
Number of loans which are of an amount not exceeding \$3,000 each, . .	390
Aggregate amount of the same,	562,320 00
Total number of loans upon real estate,	445
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	153,245 17
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$57,599 41 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 58,916 66 }	116,516 07
Number of accounts opened during the year ending Oct. 31, 1895, . . .	996
Number of accounts closed during the year ending Oct. 31, 1895, . . .	683
Total number of open accounts Oct. 31, 1895,	7,044
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	6,537 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	492,678 75
Number of same,	4,416
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	438,251 89
Number of same,	3,642
Date of examination by commissioner: September 10.	

FLORENCE SAVINGS BANK—FLORENCE.

Incorporated Feb. 14, 1873. Present number of corporators, 35.

SAMUEL PORTER, *President.*

M. E. GOULD, *Treasurer.*

M. E. GOULD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL PORTER,

H. F. CUTLER,

L. F. PLYMPTON,

W. L. WILCOX,

GEORGE S. GRAVES.

Open for business every business day, 10 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$35,000 00	Deposits, . . .	\$291,537 97
Bank stock as per schedule, .	23,200 00	Guaranty fund, .	7,691 64
Railroad bonds as per schedule, .	29,000 00	Interest account, .	242 59
Real estate (for banking purposes),	4,724 92		
Real estate by foreclosure, . . .	1,545 00		
Loans on real estate,	121,486 55		
Loans on personal security, . . .	76 034 22		
Deposits in banks, on interest, .	3,707 19		
Expense account,	114 50		
Premiums,	3,815 50		
Furniture and fixtures,	479 49		
Cash on hand,	364 83		
	<u>\$299,472 20</u>		<u>\$299,472 20</u>

Cash on Deposit in Banks, amount in each :—

First National Bank, Northampton,	\$3,000 00
Hampshire County National Bank, Northampton,	707 19

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lynn, Mass., 4s,	\$7,000	\$7,280 00	\$7,000 00
Town of Abington, Mass., 4s,	8,000	8,100 00	8,000 00
of Braintree, Mass., 4s,	15,000	15,825 00	15,000 00
of Orange, Mass., 4s,	5,000	5,087 50	5,000 00
	<u>\$35,000</u>	<u>\$36,292 50</u>	<u>\$35,000 00</u>

Florence Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
85	Home Nat'l Bank, Holyoke, .	\$8,500	\$10,200 00	\$8,500 00
40	First N'l Bank, Northampton,	4,000	4,800 00	4,000 00
90	Hampshire County National Bank, Northampton, . .	9,000	10,800 00	9,000 00
17	Agawam N'l B'k, Springfield,	1,700	1,700 00	1,700 00
		\$23,200	\$27,500 00	\$23,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$5,000	\$5,100 00	\$5,000 00
Boston & Providence R.R. 4s, . .	10,000	10,500 00	10,000 00
Concord & Montreal R.R. 4s, . .	12,000	12,480 00	12,000 00
Old Colony R.R. 6s,	1,000	1,030 00	1,000 00
Vermont & Massachusetts R.R. 5s, .	1,000	1,070 00	1,000 00
	\$29,000	\$30,180 00	\$29,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,707 19	4 per cent.	\$196,995 77	5 per cent.	\$525 00	6 per cent.

Amount invested in real estate for banking purposes,	\$4,724 92
Estimated value of the same,	5,000 00
Assessed value of the same,	3,000 00
Net income received from same during year ending Oct. 31, 1895, . .	120 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	1,545 00
Assessed value of the same,	1,000 00
Net income received from same during year ending Oct. 31, 1895, . .	247 75
Number of loans which are of an amount not exceeding \$3,000 each, . 137	
Aggregate amount of the same,	109,770 77
Total number of loans upon real estate,	120
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	13,540 19
Times for the dividends fixed by the by-laws: second Tuesday in April and October.	

Florence Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$5,452 16 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 5,562 09 }	\$11,014 25
Number of accounts opened during the year ending Oct. 31, 1895, . . .	189
Number of accounts closed during the year ending Oct. 31, 1895, . . .	159
Total number of open accounts Oct. 31, 1895,	1,319
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	1,031 02
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	54,221 21
Number of same,	1,579
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	55,597 23
Number of same,	969
Date of examination by commissioner: May 23.	

FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

Incorporated April 18, 1855. Present number of corporators, 35.

WILLIAM B. CROCKER, *President.*

EDWARD M. PHELPS, *Treasurer.*

EDWARD M. PHELPS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM B. CROCKER,

F. E. HARTSHORN,

RICHARD S. CARPENTER,

A. H. MESSINGER,

WILLIAM T. COOK.

Open for business every business day, 9 A.M. to 5 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$26,500 00	Deposits,	\$246,627 24
Bank stock as per schedule, .	59,550 00	Guaranty fund, .	9,300 00
Railroad bonds as per schedule, .	56,700 00	Undivided earnings,	3,594 19
Loans on real estate,	107,115 00		
Loans on personal security, .	4,110 00		
Loans on depositors' books, .	200 00		
Deposits in banks, on interest, .	3,303 25		
Cash on hand,	2,043 18		
	\$259,521 43		\$259,521 43

Cash on Deposit in Bank :—

Winthrop National Bank, Boston, \$3,303 25

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of East Saginaw, Mich., 5s, .	\$5,000	\$5,300 00	\$5,000 00
of Fall River, Mass., 6s, . .	2,000	2,060 00	2,000 00
of Holyoke, Mass., 4s, . . .	5,000	5,225 00	5,000 00
of Keene, N. H., 4s,	2,000	2,040 00	2,000 00
of Keene, N. H., 5s,	2,500	2,600 00	2,500 00
of Lynn, Mass., 5s,	9,000	9,990 00	9,000 00
Town of Winthrop, Mass., 5s, .	1,000	1,100 00	1,000 00
	\$26,500	\$28,315 00	\$26,500 00

Foxborough Savings Bank—Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
23	Blackstone N'l Bank, Boston,	\$2,300	\$2,305 75	\$2,300 00
15	Boston Nat'l Bank, Boston, .	1,500	1,500 00	1,500 00
34	Boylston Nat'l Bank, Boston, .	3,400	4,505 00	3,400 00
10	Columbian N'l Bank, Boston, .	1,000	970 00	1,000 00
22	Continental N'l Bank, Boston,	2,200	2,376 00	2,200 00
20	Everett National Bank, Boston,	2,000	1,705 00	2,000 00
8	Faneuil Hall N'l Bank, Boston,	800	1,068 00	800 00
30	Howard Nat'l Bank, Boston, .	3,000	2,820 00	3,000 00
5	Manufacturers' N'l B'k, Boston,	500	503 75	500 00
29	Market Nat'l Bank, Boston, .	2,900	2,320 00	2,900 00
38	Metropolitan N'l B'k, Boston,	3,800	3,543 50	3,800 00
10	Mt. Vernon N'l Bank, Boston,	1,000	1,100 00	1,000 00
11	N'l B'k of Commerce, Boston,	1,100	1,232 00	1,100 00
31	N'l B'k of No. America, Boston,	3,100	3,286 00	3,100 00
10	National City Bank, Boston, .	1,000	811 25	1,000 00
43	National Eagle Bank, Boston, .	4,300	3,558 25	4,300 00
40	N'l Hide & Leather B'k, Boston,	4,000	4,250 00	4,000 00
17	National Revere Bank, Boston,	1,700	1,530 00	1,700 00
10	Nat'l Webster Bank, Boston, .	1,000	1,040 00	1,000 00
14	Old Boston Nat'l Bank, Boston,	1,400	1,529 50	1,400 00
35	Shoe & Leather N'l B'k, Boston,	3,500	3,167 50	3,500 00
10	Suffolk Nat'l Bank, Boston, .	1,000	1,052 50	1,000 00
40	Third National Bank, Boston, .	4,000	3,640 00	4,000 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,225 00	2,500 00
18	Winthrop Nat'l Bank, Boston,	1,800	2,313 00	1,800 00
36	Dedham Nat'l Bank, Dedham,	3,600	3,708 00	3,600 00
5	National Bank of Wrentham, Wrentham,	350	400 00	350 00
8	State Street Safe Deposit and Trust Company, Boston, .	800	816 00	800 00
		\$59,550	\$59,276 00	\$59,550 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$2,000	\$2,280 00	\$2,000 00
Boston & Lowell R.R. 4s,	11,000	11,280 00	11,000 00
Boston & Maine R.R. 4s,	3,000	3,135 00	3,000 00
Fitchburg R.R. 4s,	5,000	5,025 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,500 00	5,000 00
Maine Central R.R. 4½s,	7,000	7,560 00	7,000 00
Old Colony R.R. 6s,	4,000	4,080 00	4,000 00
Salem & Lowell R.R. 6s,	700	735 00	700 00

Foxborough Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
St. Johnsbury & Lake Champlain R.R. 5s,	\$9,000	\$10,710 00	\$9,000 00
Upper Coos R R 5s,	5,000	5,000 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,350 00	5,000 00
	\$56,700	\$60,655 00	\$56,700 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,303 25 13,300 00	2 per cent. 5 “	\$98,075 00	6 per cent.	\$50 00	7 per cent.

Number of loans which are of an amount not exceeding \$3,000 each,	120				
Aggregate amount of the same,				\$90,825 00	
Total number of loans upon real estate,	115				
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,				12,990 42	
Times for the dividends fixed by the by-laws: Wednesday after first Monday in June and December.					
Rate and amount of each semi-annual dividend { 2 per cent., \$4,228 06 } during the year ending Oct. 31, 1895, { 2 per cent., 4,380 63 }				8,608 69	
Number of accounts opened during the year ending Oct. 31, 1895,	207				
Number of accounts closed during the year ending Oct. 31, 1895,	171				
Total number of open accounts Oct. 31, 1895,	1,115				
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),				817 95	
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,				71,658 50	
Number of same,	1,092				
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,				59,781 90	
Number of same,	1,029				
Date of examination by commissioner: January 7.					

FRAMINGHAM SAVINGS BANK — SOUTH FRAMINGHAM.

Incorporated March 11, 1846. Present number of corporators, 46.

FRANKLIN E. GREGORY, *President.*

FRANK F. MORRILL, *Treasurer.*

FRANK F. MORRILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

FRANKLIN E. GREGORY,

SAMUEL B. BIRD,

ADRIAN FOOTE,

J. HENRY ROBINSON,

FRANCIS C. STEARNS,

EDWARD F. KENDALL.

Open for business every business day, except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$279,050 00	Deposits,	\$1,286,989 63
Premiums,	81,736 72	Guaranty fund, .	18,856 13
Bank stock as per schedule, .	148,300 00	Undivided earnings, .	7,739 53
Loans on bank stock,	900 00		
Railroad bonds as per schedule,	90,000 00		
Real estate by foreclosure, . .	45,673 91		
Loans on real estate,	521,965 86		
Loans on personal security, . .	59,883 81		
Loans to counties, cities or towns			
(notes),	20,000 00		
Loans on depositors' books, . .	250 00		
Deposits in banks, on interest, .	3,904 87		
Deposits in banks, not on interest,	32,844 49		
Unpaid interest,	13,911 69		
Sundry stocks,	5,769 00		
Office furniture, etc.,	426 10		
Trustees C. C. Esty,	6,935 94		
Cash on hand,	2,033 40		
	<u>\$1,313,585 29</u>		<u>\$1,313,585 29</u>

Cash on Deposit in Banks, amount in each : —

Old Colony Trust Company, Boston,	\$3,904 87
Framingham National Bank, South Framingham,	32,844 49

Loans on Bank Stock, amount on each : —

On 6 shares Waltham National Bank, Waltham,	\$600 00*
On 3 shares Framingham National Bank, South Framingham,	300 00

* The bank has been notified that this loan, in excess of the legal limit, must be reduced.

Framingham Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$20,000	\$20,000 00	\$20,000 00
of Cleveland, Ohio, 4s, . . .	20,000	} 26,910 00	{ 20,000 00
of Cleveland, Ohio, 5s, . . .	6,000		
of Cranston, R. I., 4s, . . .	5,000	5,200 00	5,000 00
of Indianapolis, Ind., 4s, . . .	30,500	31,500 00	30,500 00
of Keene, N. H., 4s, . . .	23,000	23,000 00	23,000 00
of Lewiston, Me., 5s, . . .	9,000	9,585 00	9,000 00
of Lowell, Mass., 4s, . . .	20,000	20,000 00	20,000 00
of Milwaukee, Wis., 5s, . . .	1,750	1,750 00	1,750 00
of Norwalk, Conn., 4s, . . .	30,000	30,000 00	30,000 00
of Portsmouth, N. H., 4s, . . .	24,500	25,800 00	24,500 00
of Stamford, Conn., 4s, . . .	10,000	10,500 00	10,000 00
of Waterbury, Conn., 4s, . . .	5,000	5,200 00	5,000 00
Town of Marlborough, Mass., 4s, . . .	20,000	20,000 00	20,000 00
of Spencer, Mass., 4s, . . .	20,000	20,000 00	20,000 00
of Leominster, Mass., 4s, . . .	9,300	9,500 00	9,300 00
United States 4s,	25,000	30,000 00	25,000 00
	\$279,050	\$288,945 00	\$279,050 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Atlas National Bank, Boston, .	\$600	\$732 00	\$600 00
12	Blackstone N'l Bank, Boston, .	1,200	1,200 00	1,200 00
33	Boston National Bank, Boston, .	3,300	3,795 00	3,300 00
100	Central Nat'l Bank, Boston, .	10,000	14,400 00	10,000 00
100	Continental N'l Bank, Boston, .	10,000	13,000 00	10,000 00
155	Eliot National Bank, Boston, .	15,500	20,150 00	15,500 00
165	First National Bank, Boston, .	16,500	41,250 00	16,500 00
136	Howard Nat'l Bank, Boston, .	13,600	15,232 00	13,600 00
85	Mt. Vernon N'l Bank, Boston, .	8,500	11,900 00	8,500 00
119	N'l B'k of Commerce, Boston, .	11,900	15,827 00	11,900 00
10	N'l B'k of No. America, Boston, .	1,000	1,235 00	1,000 00
90	N'l B'k of the Republic, Boston, .	9,000	14,850 00	9,000 00
180	N'l Hide & Leather B'k, Boston, .	18,000	23,040 00	18,000 00
43	Natl Webster Bank, Boston, .	4,300	4,472 00	4,300 00
30	Second National Bank, Boston, .	3,000	5,700 00	3,000 00
50	Shoe & Leather N'l B'k, Boston, .	5,000	4,750 00	5,000 00
92	Merchants' Nat'l Bank, Port- land, Me.,	6,900	11,040 00	6,900 00
100	Framingham Nat'l Bank, So. Framingham,	10,000	14,200 00	10,000 00
		\$148,300	\$216,773 00	\$148,300 00

Framingham Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$9,000	\$9,500 00	\$9,000 00
Boston & Lowell R.R. 4s, . . .	9,000	9,300 00	9,000 00
Boston & Maine R.R. 4s, . . .	25,000	25,218 72	25,000 00
Concord & Montreal R.R. 4s, . . .	7,000	7,350 00	7,000 00
Maine Central R.R. 4½s, . . .	15,000	16,000 00	15,000 00
Newport & Richford R.R. 5s, . . .	20,000	21,000 00	20,000 00*
Salem & Lowell R.R. 6s, . . .	5,000	5,000 00	5,000 00
	\$90,000	\$93,368 72	\$90,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,904 87	2½ per cent.	\$24,000 00	4 per cent.	\$9,500 00	5½ per cent.
25,000 00	3 to 4 “	186,280 00	5 “	358,219 17	6 “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$15,673 91
Assessed value of the same,	49,489 00
Net income received from same during year ending Oct. 31, 1895, . . .	1,635 89
Number of loans which are of an amount not exceeding \$3,000 each, . . .	288
Aggregate amount of the same,	252,552 26
Total number of loans upon real estate,	278
Amount of investments from which no income is received,	12,811 37
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	62,753 11
Times for the dividends fixed by the by-laws: first Saturday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$22,560 00 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 22,600 00 }	45,160 00
Number of accounts opened during the year ending Oct. 31, 1895, . . .	489
Number of accounts closed during the year ending Oct. 31, 1895, . . .	341
Total number of open accounts Oct. 31, 1895,	3,716
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	5,216 11
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	181,843 27
Number of same,	2,288
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	188,557 53
Number of same,	2,156
Date of examination by commissioner: April 18.	

FRANKLIN SAVINGS BANK—BOSTON.

Incorporated March 15, 1861. Present number of corporators, 93.

FREDERIC W. LINCOLN, *President.*

EBENEZER ALEXANDER, *Treasurer.*

GEORGE A. FISHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

AUGUSTUS PARKER,

MARTIN L. BRADFORD,

D. R. EMERSON,

JAMES A. JACOBS,

ARTHUR HOBART,

JAMES E. WHITNEY.

Open for business every business day, 9 A.M. to 2 P.M.; and Saturdays, 3 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$1,223,000 00	Deposits,	\$9,278,068 44
Bank stock as per schedule, .	350,873 62	Guaranty fund, .	292,000 00
Loans on bank stock,	44,700 00	Interest account, .	93,787 94
Railroad bonds as per schedule, .	818,000 00	Profit and loss account,	31,338 60
Real estate (for banking purposes),	225,000 00	Suspense,	412 35
Real estate by foreclosure, . . .	92,677 06		
Loans on real estate,	4,318,967 81		
Loans on personal security, . . .	2,013,625 00		
Loans to counties, cities or towns (notes),	110,000 00		
Deposits in banks, on interest, .	483,437 96		
Expense account,	5,207 54		
Real estate income account, . . .	1,965 31		
Cash on hand,	8,153 03		
	<hr/> \$9,695,607 33		<hr/> \$9,695,607 33

Cash on Deposit in Banks, amount in each:—

Boylston National Bank, Boston,	\$156,118 05
Continental National Bank, Boston,	58,316 22
Everett National Bank, Boston,	40,000 00
Massachusetts Loan and Trust Company, Boston,	50,000 00
National Revere Bank, Boston,	25,099 52
North National Bank, Boston,	63,904 17
Holyoke National Bank, Holyoke,	15,000 00
Pynchon National Bank, Springfield,	50,000 00
Third National Bank, Springfield,	25,000 00

Franklin Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

On 425 shares Broadway National Bank, Boston,	\$42,500 00
On 19 shares Metropolitan National Bank, Boston,	1,100 00
On 5 shares Methuen National Bank, Methuen,	200 00
On 10 shares Fourth National Bank, Boston,	900 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s,	\$50,000	\$51,000 00	\$50,000 00
of Boston, Mass., 4s,	200,000	217,500 00	200,000 00
of Boston, Mass., 5s,	3,000	3,435 00	3,000 00
of Boston, Mass., 6s,	2,000	2,340 00	2,000 00
of Cambridge, Mass., 6s,	1,000	1,165 00	1,000 00
of Chicago, Ill., 4s,	50,000	52,000 00	50,000 00*
of Cleveland, Ohio, 4s,	20,000	20,300 00	20,000 00
of Columbus, Ohio, 4s,	40,000	40,220 00	40,000 00*
of Detroit, Mich., 4s,	50,000	55,000 00	50,000 00
of Fall River, Mass., 6s,	4,000	4,840 00	4,000 00
of Indianapolis, Ind., 4s,	50,000	52,000 00	50,000 00
of Laconia, N. H., 4s,	50,000	53,500 00	50,000 00
of Middletown, Conn., 4s,	10,000	10,450 00	10,000 00
of Minneapolis, Minn., 4s,	50,000	53,500 00	50,000 00
of Newton, Mass., 4s,	43,000	45,365 00	43,000 00
of Northampton, Mass., 4s,	100,000	104,000 00	100,000 00
of Portland, Me., 6s,	30,000	30,300 00	30,000 00
of Providence, R. I., 5s,	6,000	6,500 00	6,000 00
of Rutland, Vt., 4s,	27,000	28,350 00	27,000 00
of Saginaw, Mich., 5s,	30,000	30,150 00	30,000 00
of Springfield, Mass., 7s,	10,000	12,100 00	10,000 00
of Waterbury, Conn., 4s,	25,000	26,250 00	25,000 00
of Woonsocket, R. I., 4s,	100,000	104,000 00	100,000 00
Town of Spencer, Mass., 4s,	80,000	83,600 00	80,000 00
District of Columbia 6s,	96,000	111,360 00	96,000 00
of Columbia 7s,	8,000	9,550 00	8,000 00
County of Aroostook, Me., 4½s,	38,000	39,900 00	38,000 00*
United States 4s,	50,000	60,750 00	50,000 00
	\$1,223,000	\$1,309,425 00	\$1,223,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
41	Atlantic Nat'l Bank, Boston, . .	\$4,100	\$5,166 00	\$4,100 00
200	Atlas National Bank, Boston, . .	20,000	24,600 00	20,000 00
133	Blackstone N'l Bank, Boston, . .	13,300	13,300 00	13,300 00
57	Boylston Nat'l Bank, Boston, . .	5,700	7,467 00	5,700 00

Franklin Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
205	Columbian N'l Bank, Boston,	\$20,500	\$20,500 00	\$20,500 00
235	Continental N'l Bank, Boston,	23,500	25,380 00	23,500 00
22	Eliot National Bank, Boston, .	2,200	2,926 00	2,200 00
81	Everett Nat'l Bank, Boston, .	8,100	6,480 00	7,873 62
135	First Ward N'l Bank, Boston, .	13,500	17,550 00	13,500 00
106	Fourth Nat'l Bank, Boston, .	10,600	12,720 00	10,600 00
156	Freeman's N'l Bank, Boston, .	15,600	14,040 00	15,600 00
60	N'l B'k of Commerce, Boston,	6,000	6,660 00	6,000 00
200	N'l B'k of No. America, Boston,	20,000	21,400 00	20,000 00
200	National City Bank, Boston, .	20,000	16,200 00	20,000 00
201	Nat'l Exchange Bank, Boston,	20,100	25,125 00	20,100 00
200	Nat'l Revere Bank, Boston, .	20,000	18,600 00	20,000 00
20	Nat'l Union Bank, Boston, .	2,000	2,700 00	2,000 00
139	Nat'l Webster Bank, Boston, .	13,900	14,456 00	13,900 00
172	North National Bank, Boston,	17,200	18,060 00	17,200 00
200	Old Boston N'l Bank, Boston,	20,000	21,800 00	20,000 00
55	Second Nat'l Bank, Boston, .	5,500	9,845 00	5,500 00
200	Shoe & Leather N'l B'k, Boston,	20,000	18,200 00	20,000 00
130	State Nat'l Bank, Boston, .	13,000	14,560 00	13,000 00
129	Suffolk Nat'l Bank, Boston, .	12,900	13,545 00	12,900 00
84	Naumkeag N'l Bank, Salem, .	8,400	10,800 00	8,400 00
50	Third Nat'l Bank, Springfield,	5,000	10,000 00	5,000 00
100	Massachusetts Loan & Trust Company, Boston, . . .	10,000	11,600 00	10,000 00
		\$351,100	\$383,680 00	\$350,873 62

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$50,000	\$52,500 00	\$50,000 00
Boston & Maine R.R. 4s, . . .	50,000	52,250 00	50,000 00
Boston & Maine R.R. 4½s, . . .	100,000	115,500 00	100,000 00
Concord & Claremont R.R. 4½s, . . .	100,000	107,000 00	100,000 00
Concord & Montreal R.R. 4s, . . .	100,000	104,000 00	100,000 00
Eastern R.R. 6s,	50,000	60,000 00	50,000 00
Fitchburg R.R. 4½s,	56,000	60,200 00	56,000 00
Fitchburg R.R. 5s,	114,000	119,600 00	114,000 00
Maine Central & European & North American R.R. 4s,	100,000	103,000 00	95,000 00
N. Y. & N. E. R.R. (terminal) 4s, . . .	50,000	50,000 00	50,000 00
Old Colony R.R. 6s,	3,000	3,090 00	3,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	50,000	59,500 00	50,000 00
	\$823,000	\$886,640 00	\$818,000 00

Franklin Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$303,437 96	2 per cent.	\$125,000 00	3½ per cent.	\$222,800 00	5½ per cent.
180,000 00	3 “	1,128,000 00	4 “	148,200 00	6 “
100,000 00	3½ “	270,000 00	4½ “	4,500 00	7 “
245,000 00	3¾ “	1,159,500 00	4½ “		
25,000 00	3.80 “	3,059,292 81	5 “		

Amount invested in real estate for banking purposes,	\$225,000 00
Estimated value of the same,	225,000 00
Assessed value of the same,	165,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	92,677 06
Assessed value of the same,	72,400 00
Number of loans which are of an amount not exceeding \$3,000 each, 429	
Aggregate amount of the same,	770,562 46
Total number of loans upon real estate,	778
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	420,631 55
Times for the dividends fixed by the by-laws: February 1 and August 1.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$127,262 43 } during the year ending Oct. 31, 1895, { 2 per cent., 173,899 29 }	301,161 72
Number of accounts opened during the year ending Oct. 31, 1895, . 2,532	
Number of accounts closed during the year ending Oct. 31, 1895, . 1,873	
Total number of open accounts Oct. 31, 1895,	18,716
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	29,311 07
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	1,751,010 80
Number of same,	15,186
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	1,629,803 02
Number of same,	14,065
Date of examination by commissioner: May 31.	

FRANKLIN SAVINGS INSTITUTION — GREENFIELD.

Incorporated April 2, 1834. Present number of corporators, 22.

WILLIAM H. ALLEN, *President.*

CHARLES ALLEN, *Treasurer.*

FRANKLIN R. ALLEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH W. STEVENS,

HENRY F. NASH,

JOSEPH GRISWOLD,

LUCIUS NIMS,

WM. H. ALLEN.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$1,318,407 80	Deposits,	\$3,632,077 88
Loans on public funds,	2,000 00	Guaranty fund,	220,000 00
Bank stock as per schedule, . .	62,100 00	Interest account,	32,332 37
Loans on bank stock,	42,838 00	Profit and loss ac-	
Railroad bonds as per schedule, .	507,500 00	count,	15,490 55
Real estate by foreclosure, . . .	64 88		
Loans on real estate,	921,349 33		
Loans on personal security, . . .	621,950 00		
Loans to counties, cities or towns			
(notes),	97,200 00		
Loans on depositors' books, . . .	2,470 00		
Deposits in banks, on interest, . .	319,747 01		
Expense account,	1,438 50		
Unpaid interest,	700 25		
Cash on hand,	2,135 03		
	<u>\$3,899,900 80</u>		<u>\$3,899,900 80</u>

Cash on Deposit in Banks, amount in each:—

First National Bank, Adams,	\$10,000 00
Athol National Bank, Athol,	10,000 00
National Hide & Leather Bank, Boston,	19,138 49
First National Bank, Greenfield,	82,896 74
Franklin County National Bank, Greenfield,	25,000 00
Manufacturers' Trust Company, Holyoke,	5,000 00
Holyoke National Bank, Holyoke,	10,000 00
Home National Bank, Holyoke,	16,425 12
Park National Bank, Holyoke,	21,286 66

Franklin Savings Institution — Continued.

First National Bank, Northampton,	\$10,000 00
Orange National Bank, Orange,	20,000 00
Agawam National Bank, Springfield,	20,000 00
Pynchon National Bank, Springfield,	25,000 00
Springfield National Bank, Springfield,	25,000 00
Ware National Bank, Ware,	20,000 00

Loan on Public Funds : —

On \$2,000 City of Holyoke 6s,	\$2,000 00
--	------------

Loans on Bank Stock, amount on each : —

On 100 shares Broadway National Bank, Boston,	\$10,000 00
On 50 shares Franklin County National Bank, Greenfield,	4,000 00
On 20 shares Franklin County National Bank, Greenfield,	1,600 00
On 5 shares First National Bank, Greenfield,	500 00
On 12 shares First National Bank, Greenfield,	1,200 00
On 23 shares First National Bank, Greenfield,	2,300 00
On 55 shares Home National Bank, Holyoke,	5,000 00
On 15 shares First National Bank, Northampton,	1,500 00
On 98 shares Hampshire County National Bank, Northampton,	11,288 00
On 15 shares First National Bank, Northampton,	
On 30 shares Adams National Bank, North Adams,	2,250 00
On 22 shares Shelburne Falls National Bank, Shelburne Falls,	2,200 00
On 10 shares City National Bank, Worcester,	1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s,	\$30,000 00	\$34,800 00	\$30,000 00
of Boston, Mass., 6s,	16,000 00	18,800 00	16,000 00
of Brockton, Mass., 5s,	28,000 00	31,712 00	28,000 00
of Cambridge, Mass., 6s,	13,000 00	15,360 00	13,000 00
of Chicago, Ill., 4s,	25,000 00	26,125 00	25,000 00*
of Cleveland, Ohio, 5s,	73,000 00	79,365 00	73,000 00
of Dayton, Ohio, 5s,	50,000 00	55,800 00	50,000 00*
of Detroit, Mich., 4s,	25,000 00	27,500 00	25,000 00
of East Saginaw, Mich., 4s,	25,000 00	25,116 00	25,000 00
of East Saginaw, Mich., 5s,	25,000 00	26,375 00	25,000 00
of Fall River, Mass., 4s,	50,000 00	51,250 00	50,000 00
of Fall River, Mass., 5s,	4,000 00	4,140 00	4,000 00
of Fall River, Mass., 6s,	21,000 00	22,995 00	21,000 00
of Grand Rapids, Mich., 5s,	50,000 00	56,375 00	50,000 00
of Hartford, Conn., 4s,	25,000 00	26,500 00	25,000 00
of Holyoke, Mass., 6s,	46,000 00	49,910 00	46,000 00
of Lawrence, Mass., 6s,	20,000 00	24,000 00	20,000 00
of Lynn, Mass., 6s,	20,000 00	20,350 00	20,000 00
of Malden, Mass., 6s,	35,000 00	35,744 00	35,000 00
of Milwaukee, Wis., 5s,	100,000 00	113,202 00	100,000 00
of Nashua, N. H., 6s,	75,000 00	84,000 00	75,000 00
of Northampton, Mass., 4s,	14,000 00	14,070 00	14,000 00

* Legal investments when made.

Franklin Savings Institution — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Peoria, Ill., 4½s, . . .	\$25,000 00	\$26,438 00	\$25,000 00
of Peoria, Ill., 5s, . . .	20,000 00	21,000 00	20,000 00
of Providence, R. I., 5s, . .	25,000 00	28,750 00	25,000 00
of Providence, R. I., 6s, . .	100,000 00	111,500 00	100,000 00
of Springfield, Mass., 6s, . .	4,000 00	4,780 00	4,000 00
of Springfield, Mass., 7s, . .	30,000 00	34,550 00	30,000 00
of Springfield, Ohio, 5s, . .	50,000 00	54,113 00	50,000 00
of Springfield, Ohio, 6s, . .	10,332 80	10,846 00	10,332 80
of Taunton, Mass., 6s, . . .	1,000 00	1,016 00	1,000 00
of Worcester, Mass., 5s, . .	18,000 00	20,385 00	18,000 00
Town of Athol, Mass., 4s, . .	3,500 00	3,543 00	3,500 00
of Athol, Mass., 4½s, . . .	7,000 00	7,210 00	7,000 00
of Brattleboro', Vt., 4s, . .	19,000 00	19,140 00	19,000 00
of Brookline, Mass., 7s, . .	42,000 00	44,940 00	42,000 00
of Chatham, Mass., 4½s, . .	5,000 00	5,380 00	5,000 00
of Chesterfield, N. H., 4s, . .	2,000 00	2,000 00	2,000 00
of Greenfield, Mass., 4s, . .	76,200 00	77,328 00	76,200 00
of Greenfield, Mass. (Fire District), 4½s, . . .	21,875 00	22,750 00	21,875 00
of Marblehead, Mass., 4s, . .	38,500 00	40,133 00	38,500 00
United States 5s,	50,000 00	57,875 00	50,000 00
	\$1,318,407 80	\$1,437,166 00	\$1,318,407 80

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Faneuil Hall N'l Bank, Boston,	\$500	\$667 00	\$500 00
153	N'l B'k of Commerce, Boston,	15,300	17,136 00	15,300 00
87	N'l B'k of No. America, Boston,	8,700	9,222 00	8,700 00
125	National Revere Bank, Boston,	12,500	11,250 00	12,500 00
68	Nat'l Webster Bank, Boston, .	6,800	7,072 00	6,800 00
100	First Nat'l Bank, Greenfield, .	10,000	18,500 00	10,000 00
25	Franklin Co. N'l B'k, Greenfield,	2,500	2,500 00	2,500 00
10	Adams N'l B'k, North Adams,	1,000	1,200 00	1,000 00
30	First N'l B'k, Northampton, .	3,000	3,600 00	3,000 00
18	Pittsfield N'l Bank, Pittsfield, .	1,800	2,700 00	1,800 00
		\$62,100	\$73,847 00	\$62,100 00

Franklin Savings Institution — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 6s, . . .	\$25,000	\$25,438 00	\$25,000 00
Boston & Maine R.R. 4s, . . .	50,000	52,500 00	50,000 00
Boston & Maine R.R. 4½s, . . .	50,000	58,000 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	26,250 00	25,000 00
Danbury & Norwalk R.R. 5s, . .	25,000	30,000 00	25,000 00
Eastern R.R. 6s,	57,500	69,288 00	57,500 00
Fitchburg R.R. 4s,	100,000	100,000 00	100,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	50,000	50,000 00	50,000 00
Sullivan County R.R. 4s, . . .	25,000	26,000 00	25,000 00
Vermont & Massachusetts R.R. 5s, .	50,000	53,375 00	50,000 00
Vermont Valley R.R. 5s,	50,000	57,000 00	50,000 00
	\$507,500	\$547,851 00	\$507,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$19,138 49	2 per cent.	\$621,986 66	4 per cent.	\$1,089,057 33	5 per cent.
82,896 74	2½ “	114,000 00	4½ “	1,550 00	6 “
16,425 12	3½ “	62,500 00	4½ “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$64 88
Assessed value of the same,	200 00
Number of loans which are of an amount not exceeding \$3,000 each,	534
Aggregate amount of the same,	541,211 93
Total number of loans upon real estate,	528
Amount of investments from which no income is received,	64 88
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	174,495 67
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$68,954 26 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 70,014 40 }	138,968 66
Number of accounts opened during the year ending Oct. 31, 1895,	724
Number of accounts closed during the year ending Oct. 31, 1895,	573
Total number of open accounts Oct. 31, 1895,	7,602
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	7,711 21
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	371,353 67
Number of same,	3,491
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	388,194 18
Number of same,	4,171
Date of examination by commissioner: September 26 and 27.	

GARDNER SAVINGS BANK—GARDNER.

Incorporated May 26, 1868. Present number of corporators, 61.

CHARLES W. CONANT, *President.*

JOHN D. EDGELL, *Treasurer.*

VOLNEY W. HOWE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES W. CONANT,

S. W. A. STEVENS,

EUCLID L. BROOKS,

EZRA OSGOOD,

SAMUEL S. GLEASON.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday, close at 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$92,100 00	Deposits,	\$1,405 015 68
Bank stock as per schedule, .	110,900 00	Guaranty fund, .	81,593 76
Loans on bank stock,	6,050 00	Interest account, .	10,634 07
Railroad bonds as per schedule, .	160,000 00	Profit and loss account,	40,851 71
Real estate by foreclosure, . .	1,489 35		
Loans on real estate,	641,117 35		
Loans on personal security, . .	347,591 11		
Loans to counties, cities or towns (notes),	79,800 00		
Deposits in banks, on interest, .	82,851 84		
Deposits in banks, not on interest, .	14,000 00		
Expense account,	784 87		
Cash on hand,	1,410 70		
	<hr/> \$1,538,095 22		<hr/> \$1,538,095 22

Cash on Deposit in Banks, amount in each:—

First National Bank, Boston,	\$45,851 84
First National Bank, Gardner,	41,000 00
Westminster National Bank, Gardner,	10,000 00

Loans on Bank Stock, amount on each:—

On 40 shares First National Bank, Gardner,	\$1,500 00
On 8 shares First National Bank, Gardner,	800 00
On 5 shares First National Bank, Gardner,	450 00

Gardner Savings Bank—Continued.

On 5 shares Westminster National Bank, Gardner,	\$500 00†
On 5 shares Westminster National Bank, Gardner,	400 00
On 2 shares First National Bank, Gardner,	200 00
On 38 shares First National Bank, Gardner,	2,200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 4s, . . .	\$10,000	\$10,200 00	\$10,000 00
of Cleveland, Ohio, 6s, . . .	2,000	2,030 00	2,000 00
of New Britain, Conn., 4s, . . .	11,000	11,110 00	11,000 00
of Scranton, Pa., 4½s, . . .	16,000	17,840 00	16,000 00
Town of Gardner, Mass., 4s, . . .	42,000	43,860 00	42,000 00
County of Aroostook, Me., 4½s, . . .	10,000	10,500 00	10,000 00*
United States 4s,	1,100	1,226 50	1,100 00
	\$92,100	\$96,766 50	\$92,100 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	First N'l Bank, Ashburnham, .	\$2,000	\$2,000 00	\$2,000 00
18	Miller's River N'l B'k. Athol, .	1,800	3,240 00	1,800 00
3	First National Bank, Barre, .	300	315 00	300 00
34	Blackstone N'l Bank, Boston, .	3,400	3,391 50	3,400 00
125	Boston National Bank, Boston, .	12,500	12,500 00	12,500 00
10	Central Nat'l Bank, Boston, .	1,000	1,300 00	1,000 00
15	Continental N'l Bank, Boston, .	1,500	1,620 00	1,500 00
50	Eliot National Bank, Boston, .	5,000	6,650 00	5,000 00
5	Everett Nat'l Bank, Boston, .	500	400 00	500 00
25	Howard Nat'l Bank, Boston, .	2,500	2,425 00	2,500 00
15	Mechanics' Nat'l Bank, Boston, .	1,500	1,755 00	1,500 00
20	Merchants' N'l Bank, Boston, .	2,000	3,200 00	2,000 00
10	Metropolitan N'l B'k, Boston, .	1,000	930 00	1,000 00
100	National Bank of the Com- monwealth, Boston, . . .	10,000	13,900 00	10,000 00
50	N'l B'k of the Republic, Boston, .	5,000	7,600 00	5,000 00
11	National Eagle Bank, Boston, .	1,100	910 25	1,100 00
16	Nat'l Exchange Bank, Boston, .	1,600	2,000 00	1,600 00
50	N'l Hide & Leather B'k, Boston, .	5,000	5,300 00	5,000 00
5	New England N'l B'k, Boston, .	500	795 00	500 00
25	Shoe & Leather N'l B'k, Boston, .	2,500	2,275 00	2,500 00
50	State National Bank, Boston, .	5,000	5,600 00	5,000 00
30	Winthrop Nat'l Bank, Boston, .	3,000	3,930 00	3,000 00
29	Rollstone Nat'l B'k, Fitchburg, .	2,900	4,277 50	2,900 00

† Bank notified that this loan, in excess of the legal limit, must be reduced.

Gardner Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
108	First Nat'l Bank, Gardner, .	\$10,800	\$12,960 00	\$10,800 00
9	Leominster N'l B'k, Leominster, .	900	945 00	900 00
100	Orange Nat'l Bank, Orange, .	10,000	15,000 00	10,000 00
67	Crocker N'l B'k, Turner's Falls, .	6,700	8,174 00	6,700 00
39	First Nat'l Bank, Winchendon, .	3,900	5,850 00	3,900 00
20	Citizens' N'l Bank, Worcester, .	2,000	2,600 00	2,000 00
50	Mechanics' N'l B'k, Worcester, .	5,000	4,500 00	5,000 00
		\$110,900	\$136,343 25	\$110,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$5,000	\$5,075 00	\$5,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,400 00	10,000 00
Boston & Maine R.R. 4½s, . . .	25,000	28,875 00	25,000 00
Boston, Revere Beach & Lynn R.R. 6s, . . .	5,000	5,150 00	5,000 00
Fitchburg R.R. 4s, . . .	18,000	18,090 00	18,000 00
Fitchburg R.R. 4½s, . . .	25,000	25,250 00	25,000 00
Fitchburg R.R. 6s, . . .	5,000	5,150 00	5,000 00
Maine Central R.R. 7s, . . .	5,000	6,800 00	5,000 00
Maine Shore Line R.R. 6s, . . .	25,000	32,500 00	25,000 00
New Haven & Northampton R.R. 7s, . . .	1,000	1,120 00	1,000 00
Old Colony R.R. 4s, . . .	10,000	10,700 00	10,000 00
Old Colony R.R. 4½s, . . .	5,000	5,225 00	5,000 00
Old Colony R.R. 6s, . . .	5,000	5,075 00	5,000 00
Upper Coos R.R. 4s, . . .	15,000	15,000 00	15,000 00
Vermont & Massachusetts R.R. 5s, . . .	1,000	1,070 00	1,000 00
	\$160,000	\$175,480 00	\$160,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$45,851 84	2 per cent.	\$84,800 00	4 per cent.	\$1,800 00	5½ per cent.
27,000 00	3 “	62,000 00	4½ “	47,548 50	6 “
5,000 00	3½ “	883,409 96	5 “		

Gardner Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$1,489 35
Assessed value of the same,	1,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 760	
Aggregate amount of the same,	579,983 11
Total number of loans upon real estate,	732
Amount of investments from which no income is received,	1,489 35
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	70,685 69
Times for the dividends fixed by the by-laws: Tuesday before first Wednesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$25,388 04 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 26,093 75 }	51,481 79
Number of accounts opened during the year ending Oct. 31, 1895,	554
Number of accounts closed during the year ending Oct. 31, 1895,	422
Total number of open accounts Oct. 31, 1895,	4,246
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	4,477 76
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	230,142 82
Number of same,	2,784
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	194,022 19
Number of same,	2,313
Date of examination by commissioner: May 23.	

GEORGETOWN SAVINGS BANK—GEORGETOWN.

Incorporated May 26, 1868. Present number of corporators, 60.

SHERMAN NELSON, *President.*

EDWARD S. FICKETT, *Treasurer.*

GEORGE S. WESTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HIRAM N. HARRIMAN,

SHERMAN NELSON,

OLIVER S. BUTLER.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 3 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$73,493 75	Deposits, . . .	\$676,038 59
Bank stock as per schedule, .	14,800 00	Guaranty fund, .	22,000 00
Loans on bank stock, . . .	4,070 00	Interest account, .	2,577 27
Railroad bonds as per schedule, .	28,683 75		
Real estate by foreclosure, . .	12,472 22		
Loans on real estate, . . .	433,626 02		
Loans on personal security, . .	91,987 43		
Loans to counties, cities or towns (notes),	9,400 00		
Loans on depositors' books, . .	620 00		
Deposits in banks, on interest, .	28,821 54		
Deposits in banks, not on interest,	2,000 00		
Cash on hand,	641 15		
	<hr/> \$700,615 86		<hr/> \$700,615 86

Cash on Deposit in Banks, amount in each:—

Georgetown National Bank, Georgetown,	\$20,821 54*
Essex National Bank, Haverhill,	5,000 00
Second National Bank, Haverhill,	5,000 00

Loans on Bank Stock, amount on each:—

On 2 shares Georgetown National Bank, Georgetown,	\$70 00
On 50 shares Haverhill Safe Deposit and Trust Company, Haverhill, .	4,000 00

* Since reduced within the legal limit.

Georgetown Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s, . . .	\$6,000 00	\$6,300 00	\$6,000 00
of Bath, Me., 6s, . . .	2,000 00	2,240 00	2,000 00*
of Belfast, Me., 6s, . . .	4,000 00	4,200 00	4,000 00*
of Bay City, Mich., 8s, . . .	500 00	620 00	500 00
of Chicopee, Mass., 4s, . . .	1,000 00	1,060 00	1,000 00
of Cleveland, Ohio, 4s, . . .	1,000 00	1,050 00	1,000 00
of Fort Wayne, Ind., 6s, . . .	1,000 00	1,150 00	1,000 00
of Kansas City, Mo., 4½s, . . .	11,175 00	11,250 00	11,175 00
of Marlborough, Mass., 4s, . . .	1,000 00	1,050 00	1,000 00
of Medford, Mass., 4s, . . .	11,000 00	11,500 00	11,000 00
of Milwaukee, Wis., 5s, . . .	17,462 50	17,800 00	17,462 50
of Minneapolis, Minn., 4½s, . . .	5,693 75	5,800 00	5,693 75
of Quincy, Mass., 4s, . . .	1,000 00	1,050 00	1,000 00
Town of Methuen, Mass., 4s, . . .	10,662 50	10,800 00	10,662 50
	\$73,493 75	\$75,870 00	\$73,493 75

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Columbian N'l Bank, Boston, .	\$1,300	\$1,400 00	\$1,300 00
30	Manufacturers' N'l B'k, Boston,	3,000	3,000 00	3,000 00
10	Market Nat'l Bank, Boston, .	1,000	1,000 00	1,000 00
30	State National Bank, Boston, .	3,000	3,600 00	3,000 00
45	Georgetown N'l Bank, George- town,	4,500	4,950 00	4,500 00
20	Ipswich Nat'l Bank, Ipswich, .	2,000	2,000 00	2,000 00
		\$14,800	\$15,950 00	\$14,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . . .	\$4,000 00	\$4,200 00	\$4,000 00
Fitchburg R.R. 4s,	9,000 00	9,360 00	9,000 00
Maine Central R.R. 7s,	4,000 00	5,800 00	4,683 75
N. Y. & N. E. R.R. (terminal) 4s, . . .	5,000 00	5,400 00	5,000 00
Upper Coos R.R. 4s,	3,000 00	3,200 00	3,000 00
Upper Coos R.R. 4½s,	3,000 00	3,350 00	3,000 00
	\$28,000 00	\$31,310 00	\$28,683 75

Georgetown Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$23,821 54 13,400 00	3 per cent. 4½ “	\$32,816 00 495,487 45	5 per cent. 6 “	\$3,000 00	7 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$12,472 22
Assessed value of the same,	18,750 00
Net income received from same during year ending Oct. 31, 1895, . . .	360 50
Number of loans which are of an amount not exceeding \$3,000 each, . . .	365
Aggregate amount of the same,	334,376 02
Total number of loans upon real estate,	384
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	32,946 14
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$14,310 30 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 13,097 85 }	27,408 15
Number of accounts opened during the year ending Oct. 31, 1895, . . .	147
Number of accounts closed during the year ending Oct. 31, 1895, . . .	63
Total number of open accounts Oct. 31, 1895,	1,577
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	2,517 93
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	74,957 65
Number of same,	296
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	77,469 99
Number of same,	364
Date of examination by commissioner: April 2.	

GRAFTON SAVINGS BANK—GRAFTON.

Incorporated March 13, 1869. Present number of corporators, 50.

HORACE S. WARREN, *Vice-President.*

JOSEPH A. DODGE, *Treasurer.*

JOSEPH A. DODGE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL N. GIBBS,

GEORGE W. FISHER,

HORACE S. WARREN,

CLARENCE R. PRATT.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1.30 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$2,051 38	Deposits,	\$232,618 93
Bank stock as per schedule, .	34,960 49	Guaranty fund,	10,000 00
Loans on bank stock,	3,400 00	Interest account,	11,774 09
Loans on real estate,	96,968 24	Suspense account,	1,024 71
Loans on personal security,	61,076 00		
Loans to counties, cities or towns (notes),	22,500 00		
Deposits in banks, on interest,	28,000 00		
Deposits in banks, not on interest,	4,567 32		
Expense account,	1,894 30		
	<u>\$255,417 73</u>		<u>\$255,417 73</u>

Cash on Deposit in Banks, amount in each:—

Grafton National Bank, Grafton,	\$19,567 32
Millbury National Bank, Millbury,	3,000 00
First National Bank, Worcester,	10,000 00

Loan on Bank Stock:—

On 38 shares Grafton National Bank, Grafton,	\$3,400 00
--	------------

Grafton Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Grafton 4s, . . .	\$2,000	\$2,051 38	\$2,051 38

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Eliot National Bank, Boston, .	\$1,000	\$1,300 00	\$1,230 00
5	Fourth National Bank, Boston,	500	601 25	500 00
15	Howard Nat'l Bank, Boston, .	1,500	1,387 50	1,744 50
5	Manufacturers' N'l B'k, Boston,	500	500 00	550 00
38	Market Nat'l Bank, Boston, .	3,800	3,049 50	4,276 00
5	Massachusetts N'l B'k, Boston,	500	426 25	677 12
28	N'l B'k of No. America, Boston,	2,800	2,856 00	3,200 25
30	N'l B'k of Redemption, Boston,	3,000	3,630 00	4,187 75
3	National City Bank, Boston, .	300	243 37	363 25
30	National Revere Bank, Boston,	3,000	2,700 00	3,814 00
8	Nat'l Webster Bank, Boston, .	800	836 00	976 12
10	North Nat'l Bank, Boston, .	1,000	1,071 25	1,206 25
10	Shawmut Nat'l Bank, Boston,	1,000	1,085 00	1,222 75
20	State National Bank, Boston, .	2,000	2,210 00	2,040 00
76	Grafton Nat'l Bank, Grafton, .	7,600	7,600 00	7,972 50
10	Spencer Nat'l Bank, Spencer, .	1,000	1,150 00	1,000 00
		\$30,300	\$30,646 12	\$34,960 49

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,000 00	2 per cent.	\$10,000 00	3½ per cent.	\$38,000 00	4½ per cent.
10,000 00	2½ “	10,000 00	3¾ “	65,176 00	5 “
10,000 00	3 “	7,500 00	4 “	53,268 24	6 “

Number of loans which are of an amount not exceeding \$3,000 each, 75
 Aggregate amount of the same, \$75,168 24
 Total number of loans upon real estate, 77
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1895, 9,731 59
 Times for the dividends fixed by the by-laws: January 1 and July 1.

Grafton Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$4,897 90 }	
during the year ending Oct. 31, 1895, . . . { 2 per cent., 4,470 40 }	\$9,368 30
Number of accounts opened during the year ending Oct. 31, 1895, . . .	70
Number of accounts closed during the year ending Oct. 31, 1895, . . .	102
Total number of open accounts Oct. 31, 1895,	676
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	1,130 22
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	21,066 56
Number of same,	225
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	44,835 68
Number of same,	404
Date of examination by commissioner: September 30.	

GRANITE SAVINGS BANK—ROCKPORT.

Incorporated March 21, 1884. Present number of corporators, 54.

EBEN G. ABBOTT, *President.*NATHANIEL RICHARDSON, Jr., *Treasurer.*JOHN L. WOODFALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EBEN G. ABBOTT,

HIRAM J. PHILBROOK,

GRAFTON BUTMAN,

GEORGE A. LOWE,

GEORGE GRIFFIN.

Open for business every business day, 9 A.M. to 12 M.; Wednesday and Saturday, 2 to 3 P.M.; Saturday evening, 6 to 8.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$23,118 00	Deposits, . . .	\$142,838 91
Bank stock as per schedule, .	6,640 00	Guaranty fund, .	2,375 00
Railroad bonds as per schedule, .	12,199 75	Profit and loss account, . . .	247 60
Loans on real estate, . . .	82,215 00		
Loans on personal security, .	15,950 00		
Deposits in banks, on interest, .	4,141 16		
Deposits in banks, not on interest, .	723 51		
Safes and furniture, . . .	400 00		
Cash on hand, . . .	74 09		
	<u>\$145,461 51</u>		<u>\$145,461 51</u>

Cash on Deposit in Banks, amount in each :—

Gloucester Safe Deposit and Trust Company, Gloucester,	\$4,141 16
Rockport National Bank, Rockport,	723 51

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bridgeport, Conn., 4s., .	\$1,000	\$1,050 00	\$1,020 00
of Kansas City, Mo., 4½s, .	1,000	1,100 00	1,120 00
of Milwaukee, Wis., 5s, .	1,000	1,130 00	1,130 00
of Pawtucket, R. I., 4s, .	2,000	2,040 00	2,080 00*

* A legal investment when made.

Granite Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Peoria, Ill., 7s, . . .	\$1,000	\$1,070 00	\$1,075 00
of Rockford, Ill., 4½s, . . .	3,500	3,687 50	3,624 00
of Scranton, Pa., 4s, . . .	1,000	1,000 00	1,000 00
of Sioux City, Iowa, 4½s, . . .	1,000	1,000 00	1,000 00
of Springfield, Ohio, 5s, . . .	2,000	2,020 00	2,010 00
of Springfield, Ohio, 6s, . . .	375	382 50	375 00
of Waltham, Mass., 4s, . . .	1,000	1,010 00	1,000 00
of Waterbury, Conn., 4s, . . .	1,000	1,050 00	1,020 00
Town of Clinton, Mass., 4s, . . .	1,000	1,010 00	1,010 00
of Orange, Mass., 4s, . . .	2,000	2,100 00	2,017 00
of Tilton, N. H., 6s, . . .	500	500 00	500 00
County of Aroostook, Me., 4½s, . . .	2,000	2,100 00	2,137 00*
of Merrimack, N. H., 4s, . . .	1,000	1,015 00	1,000 00
	\$22,375	\$23,265 00	\$23,118 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Cape Ann N'l B'k, Gloucester,	\$1,200	\$1,680 00	\$1,680 00
8	Gloucester N'l B'k, Gloucester,	800	1,080 00	1,080 00
24	Rockport N'l Bank, Rockport,	2,400	2,880 00	2,880 00
10	Gloucester Safe Deposit and Trust Company, Gloucester,	1,000	1,100 00	1,000 00
		\$5,400	\$6,740 00	\$6,640 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s, . . .	\$3,000	\$3,465 00	\$3,215 00
Fitchburg R.R. 4s, . . .	2,000	2,007 50	2,000 00
Fitchburg R.R. 5s, . . .	3,000	3,100 00	3,000 00
Maine Central R.R. 6s, . . .	1,500	1,635 00	1,587 25
Maine Central R.R. 7s, . . .	2,000	2,435 00	2,397 50
	\$11,500	\$12,642 50	\$12,199 75

Granite Savings Bank—Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,141 16 10,800 00	3 per cent. 5 “	\$5,000 00	5½ per cent.	\$82,365 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, .	124	
Aggregate amount of the same,		\$86,865 00
Total number of loans upon real estate,	117	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		6,791 64
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$2,438 22 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 2,572 61 }		5,010 83
Number of accounts opened during the year ending Oct. 31, 1895, .	155	
Number of accounts closed during the year ending Oct. 31, 1895, .	93	
Total number of open accounts Oct. 31, 1895,	834	
Total expenses of the corporation for the year ending Oct. 31, 1895 (ex- clusive of taxes),		573 07
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		41,073 98
Number of same,	698	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		28,783 20
Number of same,	461	
Date of examination by commissioner: September 17.		

GREAT BARRINGTON SAVINGS BANK—GREAT BARRINGTON.

Incorporated Feb. 3, 1869. Present number of corporators, 37.

GEORGE CHURCH, *President.*

CHARLES J. TAYLOR, *Treasurer.*

JOHN C. WHEELER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

A. CHALKLEY COLLINS,

WM. W. NORTON,

ALFRED S. FASSETT,

WM. C. HINMAN,

CHAS. J. TAYLOR.

Open for business every business day, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$30,000 00	Deposits, . . .	\$554,323 81
Loans on public funds, . . .	1,000 00	Guaranty fund, .	19,650 00
Bank stock as per schedule, .	49,431 92	Interest account, .	19,059 49
Loans on bank stock, . . .	3,049 48		
Railroad bonds as per schedule,	55,000 00		
Real estate (for banking pur-			
poses),	13,000 00		
Real estate by foreclosure, . .	106 20		
Loans on real estate,	347,886 50		
Loans on personal security, . .	54,325 98		
Loans to counties, cities or towns			
(notes),	1,000 00		
Deposits in banks, on interest, .	25,387 26		
Deposits in banks, not on interest,	11,691 21		
Cash on hand,	1,154 75		
	\$593,033 30		\$593,033 30

Cash on Deposit in Banks, amount in each :—

National Bank of Redemption, Boston,	\$314 00
National Mahaiwe Bank, Great Barrington,	11,691 21
Pynchon National Bank, Springfield,	10,000 00
Springfield Safe Deposit and Trust Company,	15,073 26

Great Barrington Savings Bank — Continued.

Loan on Public Funds : —

On \$1,000 United States 4 per cent. coupon bonds, \$1,000 00

Loans on Bank Stock, amount on each : —

On 5 shares National Mahaiwe Bank, Great Barrington, \$149 48
 On 6 shares National Mahaiwe Bank, Great Barrington, 500 00
 On 20 shares National Mahaiwe Bank, Great Barrington, 600 00
 On 16 shares National Mahaiwe Bank, Great Barrington, 1,400 00
 On 5 shares National Mahaiwe Bank, Great Barrington, 400 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bridgeport, Conn., 3½s,	\$10,000	\$9,900 00	\$10,000 00
of Chicago, Ill., 4s,	20,000	20,800 00	20,000 00*
	<u>\$30,000</u>	<u>\$30,700 00</u>	<u>\$30,000 00</u>

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Adams, . .	\$1,000	\$1,300 00	\$1,280 00
10	Atlantic N'l Bank Boston, . .	1,000	1,220 00	1,345 00
10	Faneuil Hall N'l Bank, Boston, .	1,000	1,310 00	1,300 00
19	Hamilton N'l Bank, Boston, . .	1,900	2,090 00	2,227 75
25	Merchants' N'l Bank, Boston, . .	2,500	3,937 00	3,392 50
42	N'l B'k of No. America, Boston, .	4,200	4,452 00	4,200 00
59	N'l B'k of Redemption, Boston, .	5,900	7,139 00	7,080 00
14	National Union Bank, Boston, . .	1,400	1,876 00	1,890 00
54	New England N'l B'k, Boston, . .	5,400	8,532 00	7,290 00
66	Shoe & Leather N'l B'k, Boston, .	6,600	5,940 00	6,600 00
13	Suffolk National Bank, Boston, . .	1,300	1,326 00	1,300 00
41	National Mahaiwe Bank, Great Barrington,	4,100	5,330 00	5,125 00
48	Lee National Bank, Lee,	4,800	6,480 00	5,816 67
1	Pittsfield N'l Bank, Pittsfield, . .	100	130 00	135 00
3	Housatonic National Bank, Stockbridge,	300	480 00	450 00
		<u>\$41,500</u>	<u>\$51,542 00</u>	<u>\$49,431 92</u>

Great Barrington Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$30,000	\$31,250 00	\$30,000 00
Boston & Maine R.R. 4s, . . .	20,000	21,000 00	20,000 00
Old Colony R.R. 4s, . . .	5,000	5,350 00	5,000 00
	\$55,000	\$57,600 00	\$55,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$314 00 25,073 26	2 per cent. 4 “	\$318,877 73	5 per cent	\$88,384 23	6 per cent.

Amount invested in real estate for banking purposes,	\$13,000 00
Estimated value of the same,	13,000 00
Assessed value of the same,	7,000 00
Net income received from same during year ending Oct. 31, 1895, . . .	383 38
Value, by books, of other real estate held or owned by foreclosure or otherwise,	106 20
Assessed value of the same,	100 00
Number of loans which are of an amount not exceeding \$3,000 each, . .	281
Aggregate amount of the same,	241,311 96
Total number of loans upon real estate,	243
Amount of investments from which no income is received,	106 20
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	26,218 56
Times for the dividends fixed by the by-laws: first Thursday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,809 98 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 10,178 32 }	19,988 30
Number of accounts opened during the year ending Oct. 31, 1895, . . .	368
Number of accounts closed during the year ending Oct. 31, 1895, . . .	298
Total number of open accounts Oct. 31, 1895,	2,255
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	2,086 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	124,562 50
Number of same,	1,708
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	105,750 01
Number of same,	1,650
Date of examination by commissioner: September 18.	

GREENFIELD SAVINGS BANK—GREENFIELD.

Incorporated March 19, 1869. Present number of corporators, 30.

ROBERT ABERCROMBIE, *President.*

ALBERT M. GLEASON, *Treasurer.*

CHESTER C. CONANT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM A. FORBES,

A. M. GLEASON,

CHAS. R. LOWELL,

LEVI J. GUNN,

S. B. SLATE.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$17,000 00	Deposits, . . .	\$2,031,199 47
Bank stock as per schedule, .	134,600 00	Guaranty fund, .	67,000 00
Loans on bank stock, . . .	22,850 00	Interest account, .	179 23
Railroad bonds as per schedule, .	260,000 00		
Real estate by foreclosure, . .	3,041 85		
Loans on real estate, . . .	1,331,993 92		
Loans on personal security, . .	272,188 00		
Loans to counties, cities or towns (notes),	14,385 90		
Deposits in banks, on interest, .	36,087 13		
Deposits in banks, not on interest,	32 16		
Expense account,	1,719 96		
Interest due,	326 27		
Furniture and fixtures, . . .	1,000 00		
Cash on hand,	3,153 51		
	<hr/>		<hr/>
	\$2,098,378 70		\$2,098,378 70

Cash on Deposit in Banks, amount in each :—

Miller's River National Bank, Athol,	\$206 48
National Bank of Commerce, Boston,	32 16
People's National Bank, Brattleborough, Vt.,	557 79
Conway National Bank, Conway,	243 92
Franklin County National Bank, Greenfield,	9,350 91
Packard National Bank, Greenfield,	12,563 07
First National Bank, Northampton,	3,000 00
City National Bank, Springfield,	10,000 00
Third National Bank, Springfield,	164 96

Greenfield Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

On 6 shares Franklin County National Bank, Greenfield,	\$240 00
On 12 shares Conway National Bank, Conway,	1,050 00
On 40 shares Ware National Bank, Ware,	2,360 00
On 75 shares Park National Bank, Holyoke,	7,500 00
On 100 shares Home National Bank, Holyoke,	9,300 00
On 19 shares Packard National Bank, Greenfield,	900 00
On 15 shares Agawam National Bank, Springfield,	1,200 00
On 3 shares First National Bank, Northampton,	300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Milwaukee, Wis., 7s,	\$17,000	\$18,360 00	\$17,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
37	Athol National Bank, Athol, . .	\$3,700	\$3,885 00	\$3,700 00
42	Eliot National Bank, Boston, . .	4,200	5,460 00	4,200 00
15	Howard Nat'l Bank, Boston, . .	1,500	1,410 00	1,500 00
18	Market Nat'l Bank, Boston, . .	1,800	1,440 00	1,800 00
38	Merchants' N'l Bank, Boston, . .	3,800	6,080 00	3,800 00
50	Metropolitan N'l B'k, Boston, . .	5,000	4,700 00	5,000 00
52	N'l B'k of Redemption, Boston, . .	5,200	6,292 00	5,200 00
6	National City Bank, Boston, . .	600	486 00	600 00
13	N'l Hide & Leather B'k, Boston, . .	1,300	1,382 00	1,300 00
48	National Revere Bank, Boston, . .	4,800	4,320 00	4,800 00
10	Second National Bank, Boston, . .	1,000	1,800 00	1,000 00
20	South End Nat'l Bank, Boston, . .	2,000	1,500 00	2,000 00
3	Washington N'l Bank, Boston, . .	300	324 00	300 00
12	First National Bank, Chicopee, . .	1,200	1,800 00	1,200 00
41	Conway Nat'l Bank, Conway, . .	4,100	4,305 00	4,100 00
34	First Nat'l Bank, Greenfield, . .	3,400	6,800 00	3,400 00
50	City National Bank, Holyoke, . .	5,000	6,250 00	5,000 00
14	Hadley Falls N'l B'k, Holyoke, . .	1,400	2,380 00	1,400 00
138	Holyoke Nat'l Bank, Holyoke, . .	13,800	23,460 00	13,800 00
60	Adams N'l B'k, North Adams, . .	6,000	7,500 00	6,000 00
60	Berkshire County National Bank, North Adams,	6,000	6,900 00	6,000 00
12	First N'l Bank Northampton, . .	1,200	1,440 00	1,200 00
15	Hampshire County National Bank, Northampton,	1,500	1,875 00	1,500 00
55	Orange Nat'l Bank, Orange, . .	5,500	9,350 00	5,500 00
67	Palmer Nat'l Bank, Palmer, . .	6,700	10,050 00	6,700 00
75	Chapin N'l Bank, Springfield, . .	7,500	9,750 00	7,500 00

Greenfield Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	Chicopee N'l B'k, Springfield,	\$300	\$480 00	\$300 00
45	City Nat'l Bank, Springfield, .	4,500	6,750 00	4,500 00
70	First Nat'l Bank, Springfield,	7,000	8,750 00	7,000 00
36	Second N'l Bank, Springfield,	3,600	4,500 00	3,600 00
110	Third Nat'l Bank, Springfield,	11,000	23,100 00	11,000 00
10	Crocker N'l B'k, Turner's Falls,	1,000	1,250 00	1,000 00
50	First Nat'l Bank, Westfield, .	5,000	6,750 00	5,000 00
37	Winchester National Bank, Winchester, N. H., . . .	3,700	4,070 00	3,700 00
		\$134,600	\$186,589 00	\$134,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$25,000	\$25,750 00	\$25,000 00
Boston & Maine R.R. 4s, . . .	50,000	52,250 00	50,000 00
Concord & Montreal R.R. 4s, . . .	15,000	15,600 00	15,000 00
Fitchburg R.R. 4s,	25,000	25,250 00	25,000 00
Fitchburg R.R. 4½s,	16,000	17,200 00	16,000 00
Fitchburg R.R. 5s,	19,000	20,280 00	19,000 00
Newport & Richford R.R. 5s, . . .	10,000	10,700 00	10,000 00*
Old Colony R.R. 4s,	50,000	53,500 00	50,000 00
Upper Coos R.R. 4½s,	50,000	52,500 00	50,000 00
	\$260,000	\$273,030 00	\$260,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$164 96	2 per cent.	\$21,885 90	4 per cent.	\$1,507,779 92	5 per cent.
206 48	2½ “	30,500 00	4½ “	1,225 00	5½ “
22,715 69	3 “	25,000 00	4¾ “	68,027 00	6 “

Greenfield Savings Bank—Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$3,041 85
Assessed value of the same,	3,000 00
Net income received from same during year ending Oct. 31, 1895,	26 42
Number of loans which are of an amount not exceeding \$3,000 each,	648
Aggregate amount of the same,	567,100 00
Total number of loans upon real estate,	866
Amount of investments from which no income is received,	2,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	102,407 59
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend } 2 per cent., \$37,474 71 }	76,329 12
during the year ending Oct. 31, 1895, } 2 per cent., 38,854 41 }	
Number of accounts opened during the year ending Oct. 31, 1895,	744
Number of accounts closed during the year ending Oct. 31, 1895,	528
Total number of open accounts Oct. 31, 1895,	4,656
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	5,212 82
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	349,631 35
Number of same,	3,470
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	310,986 40
Number of same,	3,296
Date of examination by commissioner: May 23.	

HAMPDEN SAVINGS BANK—SPRINGFIELD.

Incorporated April 13, 1852. Present number of corporators, 40.

JOHN MULLIGAN, *President.*

P. S. BAILEY, *Treasurer.*

P. S. BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

E. D. CHAPIN,

W. H. WRIGHT,

JOHN MULLIGAN,

F. E. CARPENTER.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$35,000 00	Deposits,	\$2,811,793 20
Bank stock as per schedule, .	312,610 00	Guaranty fund, .	104,000 00
Loans on bank stock,	24,475 00	Interest account, .	14,358 88
Railroad bonds as per schedule,	500,000 00	Profit and loss ac-	
Loans on railroad stock,	30,850 00	count,	21,193 15
Real estate by foreclosure, . .	20,242 38		
Loans on real estate,	1,308,395 00		
Loans on personal security, . .	566,475 00		
Loans on depositors' books, . .	1,250 00		
Deposits in banks, on interest, .	120,000 00		
Deposits in banks, not on interest,	15,922 41		
Expense account,	2,556 16		
Cash on hand,	13,569 28		
	<u>\$2,951,345 23</u>		<u>\$2,951,345 23</u>

Cash on Deposit in Banks, amount in each:—

Revere National Bank, Boston,	\$525 52
Agawam National Bank, Springfield,	20,481 76
Chapin National Bank, Springfield,	22,650 98
Pyncheon National Bank, Springfield,	30,000 00
John Hancock National Bank, Springfield,	42,264 15
Second National Bank, Springfield,	20,000 00

Loans on Bank Stocks, amount on each:—

On 25 shares Chapin National Bank, Springfield,	} \$5,300 00
On 30 shares City National Bank, Springfield,	
On 5 shares Ware National Bank, Ware,	225 00
On 25 shares Third National Bank, Springfield,	2,500 00
On 20 shares Agawam National Bank, Springfield,	1,800 00

Hampden Savings Bank—Continued.

On 30 shares Hampshire National Bank, Northampton,	\$3,000 00
On 24 shares Agawam National Bank, Springfield,	2,000 00
On 10 shares Second National Bank, Springfield,	} 3,000 00
On 25 shares Chapin National Bank, Springfield,	
On 10 shares Chapin National Bank, Springfield,	1,000 00
On 10 shares First National Bank, Springfield,	1,000 00
On 24 shares First National Bank, Springfield,	2,000 00
On 6 shares Second National Bank, Springfield,	500 00
On 3 shares Agawam National Bank, Springfield,	250 00
On 25 shares Chapin National Bank, Springfield,	500 00
On 5 shares Chicopee National Bank, Springfield,	500 00
On 3 shares Chapin National Bank, Springfield,	300 00
On 13 shares National Exchange Bank, Boston,	600 00

Loans on Railroad Stock, amount on each:—

On 10 shares Boston & Albany R.R.,	\$1,500 00
On 22 shares Boston & Albany R.R.,	3,000 00
On 100 shares Old Colony R.R.,	} 4,900 00*
On 100 shares Boston & Providence R.R.,	
On 19 shares Boston & Albany R.R.,	2,350 00
On 10 shares Boston & Albany R.R.,	1,400 00
On 3 shares New York, New Haven & Hartford R.R.,	400 00
On 8 shares Providence & Worcester R.R.,	200 00†
On 118 shares New York, New Haven & Hartford R.R.,	16,500 00
On 6 shares New York, New Haven & Hartford R.R.,	600 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$35,000	\$42,350 00	\$35,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Continental N'l Bank, Boston,	\$5,000	\$5,400 00	\$5,300 00
50	Eliot National Bank, Boston, .	5,000	6,650 00	6,100 00
28	First National Bank, Boston, .	2,800	6,720 00	2,800 00
50	Freeman's Nat'l Bank, Boston,	5,000	5,000 00	5,900 00
230	Merchants' Nat'l B'k, Boston, .	23,000	36,800 00	27,210 00
75	N'l B'k of Commerce, Boston,	7,500	8,700 00	10,865 00
50	N'l B'k of No. America, Boston,	5,000	5,350 00	5,700 00
50	N'l B'k of Redemption, Boston,	5,000	6,300 00	6,700 00
50	N'l B'k of the Republic, Boston,	5,000	7,650 00	6,300 00

* A legal loan when made.

† Thirty shares Boston & Albany R.R. stock since substituted.

Hampden Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	N'l Hide & Leather B'k, Boston,	\$7,500	\$8,325 00	\$7,500 00
75	National Revere Bank, Boston,	7,500	7,500 00	7,500 00
26	Nat'l Webster Bank, Boston, .	2,600	2,700 00	2,892 00
63	Shawmut Nat'l Bank, Boston, .	6,300	6,930 00	7,600 00
50	State National Bank, Boston, .	5,000	5,650 00	5,900 00
37	Suffolk National Bank, Boston,	3,700	3,850 00	4,500 00
60	First National Bank, Chicopee,	6,000	9,600 00	7,920 00
33	Franklin County Nat'l Bank, Greenfield,	3,300	3,630 00	4,550 00
40	Hadley Falls N'l B'k, Holyoke,	4,000	6,000 00	4,732 00
200	Holyoke Nat'l Bank, Holyoke,	20,000	34,000 00	23,056 00
20	Monson Nat'l Bank, Monson, .	2,000	3,000 00	2,200 00
18	First N'l Bank, Northampton,	1,800	2,520 00	1,800 00
66	Hampshire Co. National Bank, Northampton,	6,600	8,250 00	7,225 00
40	First N'l B'k, Norwich, Conn, .	4,000	4,800 00	5,180 00
85	Thames Nat'l Bank, Norwich, Conn.,	8,500	13,600 00	12,285 00
25	Uncas N'l B'k, Norwich, Conn.,	2,500	2,750 00	2,900 00
423	Agawam N'l B'k, Springfield,	42,300	44,415 00	46,700 00
250	Chapin N'l Bank, Springfield,	25,000	40,000 00	27,500 00
50	Chicopee N'l B'k, Springfield,	5,000	8,600 00	8,600 00
50	First Nat'l Bank, Springfield, .	5,000	7,000 00	6,525 00
50	John Hancock National Bank, Springfield,	5,000	6,075 00	6,075 00
65	Pynchon N'l B'k, Springfield, .	6,500	11,375 00	10,985 00
74	Third Nat'l Bank, Springfield,	7,400	16,280 00	11,560 00
75	Ware National Bank, Ware, . .	7,500	9,000 00	10,050 00
		\$258,300	\$354,420 00	\$312,610 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$50,000	\$53,000 00	\$50,000 00
Boston & Albany R.R. 5s, . . .	50,000	55,000 00	50,000 00
Boston & Lowell R.R. 4s, . . .	50,000	52,500 00	50,000 00
Boston & Providence R.R. 4s, . .	50,000	52,500 00	50,000 00
Connecticut River R.R. 4s, . . .	200,000	212,000 00	200,000 00
Holyoke & Westfield R.R. 4s, . .	50,000	52,500 00	50,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	50,000	52,500 00	50,000 00
	\$500,000	\$530,000 00	\$500,000 00

Hampden Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$220,000 00	4 per cent.	\$150,000 00	4½ per cent.	\$1,681,445 00	5 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$20,242 38
Assessed value of the same,	15,150 00
Number of loans which are of an amount not exceeding \$3,000 each, 340	
Aggregate amount of the same,	465,895 00
Total number of loans upon real estate,	379
Amount of investments from which no income is received,	9,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	130,550 82
Times for the dividends fixed by the by-laws: February 15 and August 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$52,358 22 }	106,006 16
during the year ending Oct. 31, 1895, . . . { 2 per cent., 53,647 94 }	
Number of accounts opened during the year ending Oct. 31, 1895,	1,025
Number of accounts closed during the year ending Oct. 31, 1895,	805
Total number of open accounts Oct. 31, 1895,	5,490
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	8,471 93
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	486,356 99
Number of same,	4,412
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	466,727 26
Number of same,	4,087
Date of examination by commissioner: June 20.	

HAMPSHIRE SAVINGS BANK—NORTHAMPTON.

Incorporated May 19, 1869. Present number of corporators, 34.

JOSEPHUS CRAFTS, *President*.

LEWIS WARNER, *Treasurer*.

LEWIS WARNER, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

JOSEPHUS CRAFTS,

JAMES M. FAY,

WM. H. DICKINSON,

J. H. DEMOND,

HENRY A. KIMBALL.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$10,000 00	Deposits, . . .	\$1,361,132 54
Bank stock as per schedule, .	206,310 42	Guaranty fund, .	39,700 00
Loans on bank stock, .	26,850 00	Interest account, .	8,766 83
Railroad bonds as per schedule, .	30,000 00	Profit and loss account, . . .	19,500 00
Loans on railroad stock, .	300 00		
Loans on real estate, . . .	951,482 21		
Loans on personal security, .	86,425 00		
Loans to counties, cities or towns (notes),	14,600 00		
Deposits in banks, on interest, .	89,263 63		
Deposits in banks, not on interest, .	6,712 50		
Expense account,	4,168 11		
Cash on hand,	2,987 50		
	<u>\$1,429,099 37</u>		<u>\$1,429,099 37</u>

Cash on Deposit in Banks, amount in each :—

Hampshire County National Bank, Northampton,	\$49,263 63
First National Bank, Easthampton,	20,000 00
Park National Bank, Holyoke,	10,000 00
Ware National Bank, Ware,	10,000 00
Northampton National Bank, Northampton,	6,712 50

Loans on Bank Stock, amount on each :—

On 13 shares Hampshire County National Bank, Northampton, . .	\$1,300 00
On 12 shares First National Bank, Northampton,	1,200 00
On 50 shares First National Bank, Easthampton,	5,000 00
On 5 shares First National Bank, Greenfield,	500 00

Hampshire Savings Bank — Continued.

On 7 shares Franklin County National Bank, Greenfield,	\$550 00
On 20 shares Conway National Bank, Conway,	1,500 00
On 125 shares Park National Bank, Holyoke,	12,500 00
On 50 shares Ware National Bank, Ware,	4,000 00
On 3 shares Northampton National Bank, Northampton,	300 00

Loan on Railroad Stock :—

On 2 shares Boston & Albany R.R.,	\$300 00
---	----------

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Northampton, Mass., 4s,	\$10,000	\$10,400 00	\$10,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Greylock N'l Bank, Adams,	\$500	\$750 00	\$750 00
9	Atlantic Nat'l Bank, Boston,	900	1,134 00	1,221 75
33	Atlas National Bank, Boston,	3,300	4,125 00	3,902 75
14	Blackstone N'l Bank, Boston,	1,400	1,400 00	2,447 50
35	Continental N'l B'k, Boston,	3,500	3,850 00	4,030 00
36	Eliot National Bank, Boston,	3,600	4,860 00	4,640 00
44	Globe National Bank, Boston,	4,400	3,872 00	5,651 87
7	Hamilton Nat'l Bank, Boston,	700	770 00	906 00
33	Howard Nat'l Bank, Boston,	3,300	3,300 00	3,695 00
10	Manufacturers' N'l B'k, Boston,	1,000	1,000 00	1,040 00
35	Market National Bank, Boston,	3,500	2,975 00	4,219 37
15	Massachusetts N'l B'k, Boston,	1,500	1,275 00	1,920 00
30	Merchants' N'l Bank, Boston,	3,000	4,650 00	4,260 00
7	Mt. Vernon N'l Bank, Boston,	700	798 00	896 00
15	N'l B'k of Commerce, Boston,	1,500	1,680 00	2,505 00
80	National Bank of the Commonwealth, Boston,	8,000	11,600 00	8,635 00
10	N'l B'k of No America, Boston,	1,000	1,080 00	1,147 50
8	N'l B'k of the Republic, Boston,	800	1,216 00	1,032 00
12	Natl Eagle Bank, Boston,	1,200	1,020 00	1,476 00
37	N'l Hide & Leather B'k, Boston,	3,700	3,959 00	4,297 00
22	National Revere Bank, Boston,	2,200	2,068 00	2,802 00
100	North National Bank, Boston,	10,000	11,600 00	12,661 00
50	Second Nat'l Bank, Boston,	5,000	9,000 00	7,900 00
35	Shawmut Nat'l Bank, Boston,	3,500	4,025 00	4,477 50
30	Shoe & Leather N'l B'k, Boston,	3,000	2,760 00	3,376 25
30	Suffolk National Bank, Boston,	3,000	3,150 00	3,870 00
100	Third National Bank, Boston,	10,000	9,500 00	10,600 93
62	Tremont Nat'l Bank, Boston,	6,200	5,766 00	7,511 00

Hampshire Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
34	First National Bank, Chicopee,	\$3,400	\$4,930 00	\$5,175 00
100	First N'l Bank, Easthampton, .	10,000	15,000 00	12,420 00
20	City National Bank, Holyoke,	2,000	2,500 00	2,000 00
10	Home Nat'l Bank, Holyoke, .	1,000	1,200 00	1,000 00
10	Park Nat'l Bank, Holyoke, .	1,000	1,550 00	1,505 00
10	Berkshire Nat'l Bank, North Adams,	1,000	1,000 00	1,000 00
52	First Nat'l B'k, Northampton,	5,200	6,968 00	7,446 00
358	Hampshire Co. National Bank, Northampton,	35,800	44,750 00	35,800 00
63	Northampton National Bank, Northampton,	6,300	9,765 00	10,702 50
36	Agawam N'l B'k, Springfield,	3,600	3,780 00	4,497 00
5	Chicopee N'l B'k Springfield,	500	800 00	800 00
50	John Hancock National Bank, Springfield,	5,000	6,250 00	5,898 00
12	Ware National Bank, Ware, .	1,200	1,380 00	1,624 00
6	Union Nat'l Bank, Weymouth,	600	690 00	822 50
28	Mechanics' N'l B'k, Worcester,	2,800	2,800 00	3,749 00
		\$169,800	\$206,546 00	\$206,310 42

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$10,000	\$10,150 00	\$10,000 00
Boston & Providence R.R. 4s,	6,000	6,300 00	6,000 00
Fitchburg R.R. 4s,	10,000	10,000 00	10,000 00
Fitchburg R.R. 5s,	4,000	4,200 00	4,000 00
	\$30,000	\$30,650 00	\$30,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$49,263 63 80,000 00	3 per cent. 4 "	\$122,614 45	4½ per cent.	\$917,042 76	5 per cent.

Hampshire Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	462	
Aggregate amount of the same,		\$502,923 32
Total number of loans upon real estate,	487	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		60,885 45
Times for the dividends fixed by the by-laws: May 15 and November 15.		
Rate and amount of each semi-annual dividend { 2 per cent., \$25,189 62 }		50,903 92
during the year ending Oct. 31, 1895, { 2 per cent., 25,714 30 }		
Number of accounts opened during the year ending Oct. 31, 1895,	594	
Number of accounts closed during the year ending Oct. 31, 1895,	418	
Total number of open accounts Oct. 31, 1895,	3,658	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		4,168 11
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		276,923 50
Number of same,	2,563	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		240,773 86
Number of same,	2,352	
Date of examination by commissioner: May 20.		

HAVERHILL SAVINGS BANK—HAVERHILL.

Incorporated Feb. 8, 1828. Present number of corporators, 47.

ELBRIDGE G. WOOD, *President.*RAYMOND NOYES, *Treasurer.*RAYMOND NOYES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

R. STUART CHASE,

ELBRIDGE G. WOOD,

DUDLEY PORTER.

Open for business every business day, except Saturday, 9 A.M. to 12.30 P.M.; 2 to 3.30 P.M.; Saturday, 9 A.M. to 12.30 P.M.; and for deposits only, 5 to 6.30 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$722,878 86	Deposits,	\$5,090,680 61
Bank stock as per schedule, .	492,250 00	Guaranty fund, .	237,000 00
Loans on bank stock,	75,045 00	Interest account, .	4,915 53
Railroad bonds as per schedule, .	752,000 00	Profit and loss account,	26,889 55
Loans on railroad bonds,	7,300 00	Premium account, .	14,723 18
Loans on railroad stock,	2,900 00		
Real estate (for banking purposes),	75,000 00		
Loans on real estate,	1,385,050 00		
Loans on personal security, . .	1,725,985 00		
Loans to counties, cities or towns (notes),	67,000 00		
Deposits in banks, on interest, .	64,172 48		
Expense account,	401 25		
Bank building expense account, .	43 00		
Cash on hand,	4,183 28		
	<u>\$5,374,208 87</u>		<u>\$5,374,208 87</u>

Cash on Deposit in Banks, amount in each :—

National Bank of Redemption, Boston,	\$632 00
First National Bank, Haverhill,	15,000 00
Haverhill National Bank, Haverhill,	48,540 48

Loans on Bank Stock, amount on each :—

On 100 shares Amesbury National Bank, Amesbury,	\$10,000 00
On 25 shares Amesbury National Bank, Amesbury,	2,500 00
On 50 shares Faneuil Hall National Bank, Boston,	5,000 00
On 162 shares Cochecho National Bank, Dover, N. H.,	11,000 00
On 22 shares Haverhill Safe Deposit and Trust Company, Haverhill, .	2,000 00
On 100 shares Essex National Bank, Haverhill,	10,000 00
On 26 shares First National Bank, Haverhill,	2,500 00
On 15 shares Merrimack National Bank, Haverhill,	525 00
On 50 shares Second National Bank, Haverhill,	5,000 00

Haverhill Savings Bank — Continued.

On 27 shares Second National Bank, Haverhill,	\$2,700 00
On 10 shares Second National Bank, Haverhill,	1,000 00
On 30 shares Second National Bank, Haverhill,	3,000 00
On 3 shares Merrimack National Bank, Haverhill,	5,000 00
On 6 shares Second National Bank, Haverhill,	
On 25 shares Beacon Trust Company, Boston,	
On 25 shares Somerville National Bank, Somerville,	
On 12 shares Haverhill National Bank, Haverhill,	
On 10 shares Merrimack National Bank, Haverhill,	3,000 00
On 7 shares Boston National Bank, Boston,	
On 5 shares Tremont National Bank, Boston,	
On 10 shares Arlington National Bank, Lawrence,	1,820 00
On 10 shares Merchants' National Bank, Lawrence,	
On 100 shares Somerville National Bank, Somerville,	10,000 00
On 10 shares Beacon Trust Company, Boston,	

Loans on Railroad Bonds, amount on each:—

On \$7,000 Boston & Maine R.R. 4s,	\$6,800 00
On \$1,000 Old Colony R.R. 6s,	500 00

Loans on Railroad Stock, amount on each:—

On 16 shares Boston & Albany R.R.,	\$2,400 00
On 4 shares Boston & Maine R.R.,	300 00
On 1 share Boston & Maine R.R.,	100 00
On 1 share Boston & Maine R.R.,	100 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$150,000 00	\$161,375 00	\$150,000 00
of Cambridge, Mass., 4s,	40,000 00	44,000 00	40,000 00
of Chicago, Ill., 4s,	100,000 00	104,000 00	100,000 00*
of Cleveland, Ohio, 5s,	25,000 00	28,500 00	25,000 00
of Danbury, Conn., 4s,	25,000 00	26,000 00	25,000 00
of Dayton, Ohio, 4s,	25,000 00	25,000 00	25,000 00*
of Des Moines, Iowa, 4s,	25,000 00	25,250 00	25,000 00
of Detroit, Mich., 4s,	102,378 86	107,378 86	102,378 86
of Fall River, Mass., 5s,	40,000 00	43,900 00	40,000 00
of Fall River, Mass., 6s,	4,000 00	4,360 00	4,000 00
of Haverhill, Mass., 4s,	35,000 00	35,350 00	35,000 00
of Indianapolis, Ind., 4s,	25,000 00	25,750 00	25,000 00
of Lynn, Mass., 5s,	5,000 00	5,550 00	5,000 00
of Lynn, Mass., 6s,	10,000 00	10,050 00	10,000 00
of New Bedford, Mass., 4s,	25,000 00	25,250 00	25,000 00
of Pawtucket, R. I., 4s,	25,000 00	25,500 00	25,000 00*
Town of Bradford, Mass., 4s,	38,500 00	39,317 50	38,500 00
of Bradford, Mass., 4½s,	8,000 00	8,400 00	8,000 00
of Wakefield, Mass., 4s,	15,000 00	15,075 00	15,000 00
	\$722,878 86	\$760,006 36	\$722,878 86

* Legal investments when made.

Haverhill Savings Bank—Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
16	Andover Nat'l Bank, Andover,	\$1,600	\$1,760 00	\$1,600 00
200	Atlas National Bank, Boston, .	20,000	24,650 00	20,000 00
136	Blackstone N'l Bank, Boston, .	13,600	13,566 00	13,600 00
267	Boston National B'k, Boston, .	26,700	26,700 00	26,700 00
50	Central Nat'l Bank, Boston, .	5,000	6,500 00	5,000 00
50	Columbian Nat'l Bank, Boston,	5,000	4,850 00	5,000 00
100	Continental N'l Bank, Boston,	10,000	10,800 00	10,000 00
50	Eliot National Bank, Boston, .	5,000	6,500 00	5,000 00
50	Everett Nat'l Bank, Boston, .	5,000	4,000 00	5,000 00
100	Faneuil Hall N'l Bank, Boston,	10,000	13,300 00	10,000 00
50	First National Bank, Boston, .	5,000	11,950 00	5,000 00
187	Fourth National Bank, Boston,	18,700	22,440 00	18,700 00
100	Globe National Bank, Boston,	10,000	8,500 00	10,000 00
75	Hamilton Nat'l Bank, Boston, .	7,500	8,025 00	7,500 00
150	Howard Nat'l Bank, Boston, .	15,000	14,550 00	15,000 00
100	Manufacturers' N'l B'k, Boston,	10,000	10,000 00	10,000 00
50	Merchants' N'l Bank, Boston, .	5,000	8,000 00	5,000 00
267	N'l B'k of No. America, Boston,	26,700	28,502 25	26,700 00
254	N'l B'k of Redemption, Boston,	25,400	30,734 00	25,400 00
225	N'l B'k of the Republic, Boston,	22,500	34,200 00	22,500 00
150	National City Bank, Boston, .	15,000	12,150 00	15,000 00
100	National Eagle Bank, Boston,	10,000	8,275 00	10,000 00
150	Nat'l Exchange Bank, Boston,	15,000	18,750 00	15,000 00
200	N'l Hide & Leather B'k, Boston,	20,000	21,200 00	20,000 00
33	Nat'l Webster Bank, Boston, .	3,300	3,432 00	3,300 00
150	North National Bank, Boston,	15,000	15,750 00	15,000 00
150	Shawmut Nat'l Bank, Boston,	15,000	16,500 00	15,000 00
75	Shoe & Leather N'l B'k, Boston,	7,500	6,750 00	7,500 00
100	State National Bank, Boston, .	10,000	11,200 00	10,000 00
150	Suffolk National B'k, Boston, .	15,000	15,712 50	15,000 00
200	Third Nat'l Bank, Boston, .	20,000	18,200 00	20,000 00
30	First National Bank, Chelsea,	3,000	3,180 00	3,000 00
145	First Nat'l Bank, Haverhill, .	14,500	18,850 00	14,500 00
375	Haverhill N'l Bank, Haverhill,	37,500	56,250 00	37,500 00
300	Merrimack N'l B'k, Haverhill,	30,000	48,000 00	30,000 00
50	Bay State N'l Bank, Lawrence,	3,750	6,000 00	3,750 00
100	First National Bank, Malden, .	10,000	16,000 00	10,000 00
		\$492,250	\$585,726 75	\$492,250 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	\$64,000	\$65,530 00	\$64,000 00
Boston & Lowell R.R. 6s, . .	20,000	20,300 00	20,000 00
Boston & Maine R.R. 4½s, . .	133,000	153,615 00	133,000 00

Haverhill Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s, . . .	\$141,000	\$148,755 00	\$141,000 00
Cheshire R.R. 6s,	11,000	11,550 00	11,000 00
Concord & Montreal R.R. 4s, . . .	75,000	78,000 00	75,000 00
Dexter & Piscataquis R.R. 4s, . . .	15,000	15,000 00	15,000 00
Fitchburg R.R. 4s,	50,000	50,000 00	50,000 00
Fitchburg R.R. 4½s,	65,000	65,650 00	65,000 00
Leeds & Farmington R.R. 6s, . . .	48,000	48,480 00	48,000 00
Maine Central R.R. 4½s,	50,000	53,000 00	50,000 00
Maine Central R.R. 7s,	10,000	10,700 00	10,000 00
Old Colony R.R. 4s,	25,000	26,750 00	25,000 00
Old Colony R.R. 6s,	15,000	15,300 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s,	30,000	30,450 00	30,000 00
	\$752,000	\$793,080 00	\$752,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$632 00	2 per cent.	\$55,000 00	3½ per cent.	\$1,264,055 00	5 per cent.
48,540 48	2½ “	1,159,900 00	4 “	20,450 00	5½ “
15,000 00	3 “	257,500 00	4½ “	190,075 00	6 “
75,000 00	3¾ “	241,300 00	4½ “		

Amount invested in real estate for banking purposes,	\$75,000 00
Estimated value of the same,	75,000 00
Assessed value of the same,	32,250 00
Number of loans which are of an amount not exceeding \$3,000 each, 534	
Aggregate amount of the same,	739,280 00
Total number of loans upon real estate,	609
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	236,667 49
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$95,741 75 } during the year ending Oct. 31, 1895, . . . { 2 per cent, 97,097 19 }	192,838 94
Number of accounts opened during the year ending Oct. 31, 1895,	1,733
Number of accounts closed during the year ending Oct. 31, 1895,	1,390
Total number of open accounts Oct. 31, 1895,	14,291

Haverhill Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$8,972 59
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	659,809 00
Number of same,	10,983
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	699,602 97
Number of same,	10,294
Date of examination by commissioner: December 3.	

HAYDENVILLE SAVINGS BANK — HAYDENVILLE.

Incorporated March 17, 1869. Present number of corporators, 63.

C. D. WAITE, *President.*

WILBUR M. PURRINGTON, *Treasurer.*

HENRY C. SMITH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

BYRON LOOMIS,

GEORGE MARKS,

F. S. WARNER,

WILSON DEWEY,

HENRY L. GRAVES.

Open for business every business day, 10 A.M. to 12 M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$8,325 00	Deposits,	\$346,319 57
Bank stock as per schedule, .	67,247 29	Guaranty fund, .	12,500 00
Loans on bank stock,	1,000 00	Interest account, .	2,314 26
Railroad bonds as per schedule, .	5,000 00	Profit and loss account,	446 03
Real estate by foreclosure, .	700 00		
Loans on real estate,	209,483 45		
Loans on personal security, .	48,492 57		
Loans to counties, cities or towns (notes),	12,053 24		
Loans on depositors' books, .	450 00		
Deposits in banks, on interest, .	6,724 77		
Deposits in banks, not on interest, .	23 86		
Expense account,	482 40		
Cash on hand,	1,597 23		
	<hr/> \$361,579 86		<hr/> \$361,579 86

Cash on Deposit in Banks, amount in each: —

Home National Bank, Holyoke,	\$23 86
Park National Bank, Holyoke,	2,031 74
Hampshire County National Bank, Northampton,	4,693 03

Loan on Bank Stock: —

On 10 shares Hancock National Bank, Boston,	} \$1,000 00
On 3 shares First National Bank, Northampton,	

Haydenville Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Sioux City, Iowa, 6s, . . .	\$8,200	\$8,350 00	\$8,325 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated. Market Value.	Amount Invested
50	First Nat'l Bank, Amherst, . .	\$5,000	\$7,650 00	\$7,520 00
46	Conway Nat'l Bank, Conway, . .	4,600	5,290 00	5,399 13
50	Danbury N'l B'k, Danbury, Ct., .	5,000	6,250 00	6,600 00
43	First Nat'l Bank, Easthampton, .	4,300	6,020 00	5,290 00
50	City Nat'l Bank, Holyoke, . . .	5,000	5,750 00	5,625 00
60	Home Nat'l Bank, Holyoke, . . .	6,000	7,080 00	6,165 00
25	Park Nat'l Bank, Holyoke, . . .	2,500	3,875 00	3,750 00
42	First N'l Bank, Northampton, .	4,200	6,000 00	6,305 50
50	Hampshire County Nat'l Bank, Northampton,	5,000	6,000 00	6,041 66
18	Northampton National Bank, Northampton,	1,800	2,700 00	3,070 00
22	Southington National Bank, Southington, Ct.,	2,200	2,530 00	2,331 00
10	Chicopee N'l Bank, Springfield, .	1,000	1,700 00	1,700 00
10	First Nat'l Bank, Springfield, .	1,000	1,250 00	1,450 00
48	John Hancock National Bank, Springfield,	4,800	5,760 00	6,000 00
		\$52,400	\$67,855 00	\$67,247 29

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$2,000	\$2,000 00	\$2,000 00
Fitchburg R.R. 5s,	3,000	3,150 00	3,000 00
	\$5,000	\$5,150 00	\$5,000 00

Haydenville Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,693 03	3 per cent.	\$7,500 00	4½ per cent.	\$71,238 45	5½ per cent.
2,031 74	4 “	47,489 72	5 “	141,251 09	6 “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$700 00
Assessed value of the same,	1,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 397	
Aggregate amount of the same,	231,679 26
Total number of loans upon real estate,	234
Amount of investments from which no income is received,	2,410 36
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	17,984 19
Time for the dividends fixed by the by-laws: second Tuesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$6,349 97 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 6,504 09 }	12,854 06
Number of accounts opened during the year ending Oct. 31, 1895,	217
Number of accounts closed during the year ending Oct. 31, 1895,	158
Total number of open accounts Oct. 31, 1895,	1,108
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	1,837 04
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	87,297 77
Number of same,	1,026
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	79,378 02
Number of same,	854
Date of examination by commissioner: May 23.	

HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

Incorporated April 2, 1834. Present number of corporators, 57.

ENOS LORING, *President.*

HENRY C. HARDING, *Treasurer.*

HENRY C. HARDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ENOS LORING,

FRANCIS H. LINCOLN,

EDMUND HERSEY, 2d,

WM. FEARING, 2d.

Open for business every business day, 8 A.M. to 12 M.; 1.30 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$50,000 00	Deposits, . . .	\$2,202,256 35
Loans on public funds, . .	1,000 00	Guaranty fund, .	93,000 00
Bank stock as per schedule, .	146,860 00	Profit and loss ac-	
Railroad bonds as per schedule, .	72,000 00	count, . . .	53,553 53
Real estate (for banking pur-		Suspense account, .	2,484 78
poses),	2,000 00		
Real estate by foreclosure, . .	4,200 00		
Loans on real estate,	1,417,166 00		
Loans on personal security, . .	548,100 00		
Loans to counties, cities or towns			
(notes),	68,900 00		
Deposits in banks, on interest, .	8,051 54		
Deposits in banks, not on interest,	7,570 42		
Expense account,	2,891 60		
Lawrence Duck Company stock,*	20,000 00		
Boston & Provincetown Steam-			
ship Company stock,* . . .	300 00		
Cash on hand,	2,255 10		
	<hr/> \$2,351,294 66		<hr/> \$2,351,294 66

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

Shoe and Leather National Bank, Boston,	\$8,051 54
National Webster Bank, Boston,	2,702 74
Hingham National Bank, Hingham,	4,867 68

Loan on Public Funds:—

On \$1,000 United States 4s,	\$1,000 00
--	------------

Hingham Institution for Savings—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$50,000	\$50,750 00	\$50,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Abington N'l B'k, Abington, .	\$700	\$840 00	\$700 00
38	Atlantic N'l Bank, Boston, .	3,800	4,788 00	3,800 00
75	Atlas National Bank, Boston,	7,500	9,225 00	7,500 00
50	Fir-t National Bank, Boston, .	5,600	11,950 00	5,000 00
46	Globe Nat'l Bank, Boston, .	4,600	3,910 00	4,600 00
42	Hamilton Nat'l Bank, Boston,	4,200	4,494 00	4,200 00
36	Market National Bank, Boston,	3,600	2,880 00	3,600 00
20	Massachusetts N'l B'k, Boston,	2,000	1,700 00	2,000 00
75	Merchants' N'l Bank, Boston, .	7,500	11,625 00	7,500 00
82	N'l B'k of Commerce, Boston,	8,200	9,102 00	8,200 00
80	N'l B'k of No. America, Boston,	8,000	8,540 00	8,000 00
75	N'l B'k of the Republic, Boston,	7,500	11,400 00	7,500 00
54	National City Bank, Boston, .	5,400	4,374 00	5,400 00
100	National Eagle Bank, Boston,	10,000	8,275 00	10,000 00
112	National Revere Bank, Boston,	11,200	10,402 00	11,200 00
50	National Union Bank, Boston,	5,000	6,748 75	5,000 00
40	Nat'l Webster Bank, Boston, .	4,000	4,160 00	4,000 00
20	New England N'l B'k, Boston,	2,000	3,180 00	2,000 00
100	Shoe & Leather N'l B'k, Boston,	10,000	9,100 00	10,000 00
26	State Nat'l Bank, Boston, .	2,600	2,912 00	2,600 00
36	Suffolk Nat'l Bank, Boston, .	3,600	3,771 00	3,600 00
100	Tremont Nat'l Bank, Boston, .	10,000	8,900 00	10,000 00
20	Brockton N'l Bank, Brockton, .	2,000	2,300 00	2,000 00
30	First National Bank, Chelsea,	3,000	3,180 00	3,000 00
178	Hingham Nat'l B'k, Hingham,	12,460	12,460 00	12,460 00
16	Old Colony N'l B'k, Plymouth,	1,600	2,400 00	1,600 00
14	N'l Union Bank, Weymouth, .	1,400	1,540 00	1,400 00
		\$146,860	\$164,156 75	\$146,860 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$10,000	\$10,300 00	\$10,000 00
Eastern R.R. 6s,	6,000	7,200 00	6,000 00
Fitchburg R.R. 5s,	30,000	32,100 00	30,000 00

Hingham Institution for Savings—Concluded.

Detailed Statement of Railroad Bonds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 4s,	\$10,000	\$10,100 00	\$10,000 00
Old Colony R.R. 6s,	1,000	1,030 00	1,000 00
Upper Coos R.R. 4½s,	15,000	16,200 00	15,000 00
	\$72,000	\$76,930 00	\$72,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,500 00	0 per cent.	\$132,000 00	4½ per cent.	\$71,400 00	5½ per cent.
8,051 54	2 “	240,850 00	4½ “	124,964 00	6 “
36,000 00	3¼ “	6,000 00	4¼ “	12,005 00	7 “
473,200 00	4 “	937,247 00	5 “		

Amount invested in real estate for banking purposes,	\$2,000 00
Estimated value of the same,	3,000 00
Assessed value of the same,	2,500 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	4,200 00
Assessed value of the same,	4,695 00
Number of loans which are of an amount not exceeding \$3,000 each,	321
Aggregate amount of the same,	395,641 00
Total number of loans upon real estate,	497
Amount of investments from which no income is received,	1,700 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	107,762 64
Times for the dividends fixed by the by-laws: first Tuesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$42,140 59 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 42,953 28 }	85,093 87
Number of accounts opened during the year ending Oct. 31, 1895,	414
Number of accounts closed during the year ending Oct. 31, 1895,	365
Total number of open accounts Oct. 31, 1895,	4,576
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	4,200 41
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	221,064 24
Number of same,	2,063
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	254,679 97
Number of same,	2,368
Date of examination by commissioner: October 8.	

HOLLISTON SAVINGS BANK—HOLLISTON.

Incorporated Feb. 27, 1872. Present number of corporators, 54.

CHARLES F. THAYER, *President.*

ORRIN THOMSON, *Treasurer.*

ORRIN THOMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE A. BARTLETT,

CHAS. F. THAYER,

URIEL CUTLER,

JOSEPH H. DEWING,

JAMES H. LELAND.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1.30 to 3.30 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$11,000 00	Deposits, . . .	\$387,815 62
Bank stock as per schedule, .	26,662 50	Guaranty fund, .	19,300 00
Loans on bank stock, . . .	4,292 00	Interest account, .	16,780 67
Railroad bonds as per schedule, .	20,700 00	Surplus account, .	5,000 00
Real estate by foreclosure, . .	1,870 00		
Loans on real estate, . . .	240,535 00		
Loans on personal security, . .	63,052 54		
Loans to counties, cities or towns (notes),	43,300 00		
Deposits in banks, on interest, .	14,726 47		
Deposits in banks, not on interest, .	2,000 00		
Cash on hand,	757 78		
	<hr/> \$428,896 29		<hr/> \$428,896 29

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	\$4,232 93
Holliston National Bank, Holliston,	12,493 54

Loans on Bank Stock, amount on each:—

On 35 shares Central National Bank, Boston,	\$1,642 00
On 5 shares Holliston National Bank, Holliston,	200 00
On 10 shares Holliston National Bank, Holliston,	750 00
On 9 shares Holliston National Bank, Holliston,	500 00
On 15 shares Holliston National Bank, Holliston,	1,200 00

Holliston Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$1,000	\$1,070 00	\$1,000 00
of Fall River, Mass., 4s, . . .	5,000	5,100 00	5,000 00
of Milwaukee, Wis., 5s, . . .	4,000	4,500 00	4,000 00
Town of Wayland, Mass., 4s, . .	1,000	1,010 00	1,000 00
	\$11,000	\$11,680 00	\$11,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Blackstone N'l Bank, Boston, .	\$500	\$500 00	\$500 00
34	National Bank of the Common- wealth, Boston,	3,400	4,726 00	3,400 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,275 00	2,462 50
24	State National Bank, Boston, .	2,400	2,688 00	2,400 00
30	Home Nat'l Bank, Brockton, . .	3,000	5,700 00	3,000 00
30	Franklin N'l Bank, Franklin, . .	3,000	3,300 00	3,000 00
60	Holliston N'l Bank, Holliston,	6,000	6,000 00	6,000 00
15	People's N'l B'k, Marlborough,	1,500	1,725 00	1,500 00
20	Blue Hill Nat'l Bank, Milton,	2,000	2,220 00	2,000 00
24	Framingham National Bank, South Framingham,	2,400	2,760 00	2,400 00
		\$26,700	\$31,894 00	\$26,662 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	\$5,000	\$5,275 00	\$5,000 00
Fitchburg R.R. 5s,	8,000	8,400 00	8,000 00
Old Colony R.R. 6s,	2,000	2,060 00	2,000 00
Salem & Lowell R.R. 6s,	5,700	5,985 00	5,700 00
	\$20,700	\$21,720 00	\$20,700 00

Holliston Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$14,726 47	2 per cent.	\$34,300 00	4 per cent.	\$44,450 00	5½ per cent.
8,000 00	3½ “	10,950 00	4½ “	213,579 54	6 “
11,000 00	3¾ “	28,900 00	5 “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$1,870 00
Assessed value of the same,	3,300 00
Net income received from same during year ending Oct. 31, 1895, . .	113 00
Number of loans which are of an amount not exceeding \$3,000 each, .	317
Aggregate amount of the same,	217,979 54
Total number of loans upon real estate,	286
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	22,784 01
Times for the dividends fixed by the by-laws: first Tuesday in June and December.	
Rate and amount of each semi-annual dividend { 2 per cent., \$7,353 56 } during the year ending Oct. 31, 1895, . . { 2 per cent., 7,443 13 }	14,796 69
Number of accounts opened during the year ending Oct. 31, 1895, .	147
Number of accounts closed during the year ending Oct. 31, 1895, .	137
Total number of open accounts Oct. 31, 1895,	1,244
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	1,883 79
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	57,152 95
Number of same,	751
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	61,689 19
Number of same,	962
Date of examination by commissioner: May 14.	

HOLYOKE SAVINGS BANK—HOLYOKE.

Incorporated Feb. 21, 1855. Present number of corporators, 85.

GEORGE W. PRENTISS, *President.*

R. B. JOHNSON, *Treasurer.*

C. W. JOHNSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE W. PRENTISS,

LEVI PERKINS,

WILLIAM WHITING,

ROBERT RUSSELL.

Open for business every business day, except Saturday, 9 A.M. to 4 P.M.; also Thursdays, 7 to 3 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$619,150 00	Deposits,	\$3,015,672 69
Loans on public funds, . . .	600 00	Guaranty fund, . .	110,000 00
Bank stock as per schedule, .	256,558 00	Interest account, .	59,629 64
Loans on bank stock, . . .	19,300 00		
Railroad bonds as per schedule, .	510,500 00		
Real estate by foreclosure, . .	19,312 45		
Loans on real estate, . . .	1,252,350 00		
Loans on personal security, . .	350,645 00		
Loans to counties, cities or towns (notes),	1,750 00		
Loans on depositors' books, . .	50 00		
Deposits in banks, on interest, .	119,294 69		
Expense account,	2,692 53		
Premium account,	6,000 00		
Furniture and fixtures,	5,000 00		
Cash on hand,	22,099 66		
	<u>\$3,185,302 33</u>		<u>\$3,185,302 33</u>

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	\$3,703 93
City National Bank, Holyoke,	55,000 00
Holyoke National Bank, Holyoke,	20,590 76
First National Bank, Northampton,	10,000 00
Agawam National Bank, Springfield,	10,000 00
Pynchon National Bank, Springfield,	15,000 00
Ware National Bank, Ware,	5,000 00

Holyoke Savings Bank—Continued.

Loan on Public Funds:—

On \$600 United States 4s, \$600 00

Loans on Bank Stock, amount on each:—

On 20 shares Holyoke National Bank, Holyoke,	\$2,000 00
On 26 shares Palmer National Bank, Palmer,	2,600 00
On 10 shares Home National Bank, Holyoke,	
On 3 shares Hadley Falls National Bank, Holyoke,	1,200 00
On 4 shares Third National Bank, Springfield,	400 00
On 10 shares City National Bank, Holyoke,	1,000 00
On 27 shares Holyoke National Bank, Holyoke,	2,500 00
On 35 shares City National Bank, Holyoke,	3,500 00
On 5 shares Home National Bank, Holyoke,	
On 32 shares Holyoke National Bank, Holyoke,	6,100 00
On 25 shares Springfield Safe Deposit and Trust Company, Springfield,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	\$30,000	\$30,500 00	\$30,000 00
of Bangor, Me., 6s,	8,000	8,600 00	8,000 00
of Bangor, Me., 7s,	7,000	7,600 00	7,000 00
of Bay City, Mich., 5s,	20,000	20,650 00	20,000 00
of Boston, Mass., 4s,	25,000	26,500 00	25,000 00
of Boston, Mass., 6s,	4,000	4,800 00	4,000 00
of Cleveland, Ohio, 5s,	48,150	50,940 00	48,150 00
of Cleveland, Ohio, 6s,	41,000	43,170 00	41,000 00
of Dayton, Ohio, 5s,	2,000	2,025 00	2,000 00*
of Dayton, Ohio, 6s,	13,000	13,420 00	13,000 00*
of Detroit, Mich., 7s,	9,000	10,000 00	9,000 00
of Fall River, Mass., 4s,	9,000	9,150 00	9,000 00
of Fall River, Mass., 5s,	25,000	27,945 00	25,000 00
of Fall River, Mass., 6s,	8,000	9,300 00	8,000 00
of Fort Wayne, Ind., 4½s,	7,000	7,600 00	7,000 00
of Fort Wayne, Ind., 6s,	2,000	2,150 00	2,000 00
of Grand Rapids, Mich., 5s,	29,000	29,450 00	29,000 00
of Haverhill, Mass., 4s,	7,000	7,100 00	7,000 00
of Holyoke, Mass., 4s,	2,000	2,025 00	2,000 00
of Holyoke, Mass., 6s,	9,000	9,600 00	9,000 00
of Lewiston, Me., 5s,	3,500	3,860 00	3,500 00
of Lewiston, Me., 6s,	2,000	2,240 00	2,000 00
of Milwaukee, Wis., 5s,	42,000	46,250 00	42,000 00
of Milwaukee, Wis., 7s,	20,000	20,300 00	20,000 00
of Minneapolis, Minn., 4½s,	25,000	26,200 00	25,000 00
of New Bedford, Mass., 4s,	6,000	6,550 00	6,000 00
of New Bedford, Mass., 5s,	5,000	5,400 00	5,000 00
of Northampton, Mass., 4s,	22,500	22,950 00	22,500 00
of Oshkosh, Wis., 4½s,	10,000	10,150 00	10,000 00
of Portland, Me., 6s,	4,000	4,160 00	4,000 00
of Providence, R. I., 5s,	9,000	9,600 00	9,000 00
of Rockford, Ill., 4½s,	14,000	14,700 00	14,000 00

* Legal investments when made.

Holyoke Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Saginaw, Mich., 4½s, . . .	\$32,000	\$34,850 00	\$32,000 00
of Saginaw, Mich., 5s, . . .	11,000	12,000 00	11,000 00
of Salem, Mass., 4s, . . .	10,000	10,200 00	10,000 00
of Springfield, Mass., 3½s, . . .	19,500	19,500 00	19,500 00
of Springfield, Mass., 5s, . . .	4,000	4,100 00	4,000 00
of Springfield, Ohio, 5s, . . .	17,000	18,100 00	17,000 00
of St. Louis, Mo., 5s, . . .	3,000	3,150 00	3,000 00
of St. Louis, Mo., 6s, . . .	5,000	5,850 00	5,000 00
of Youngstown, Ohio, 5s, . . .	10,000	10,450 00	10,000 00
of Youngstown, Ohio, 6s, . . .	9,000	9,800 00	9,000 00
Town of Auburn, Me., 5s, . . .	6,000	6,600 00	6,000 00
of Hinsdale, N. H., 5s, . . .	500	500 00	500 00
of Monson, Mass., 4s, . . .	4,000	4,100 00	4,000 00
of West Springfield, Mass., 4s, . . .	10,000	10,100 00	10,000 00
County of Middlesex, Mass., 4s, . . .	10,000	10,500 00	10,000 00
	\$619,150	\$654,685 00	\$619,150 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Greylock Nat'l Bank, Adams, .	\$2,000	\$3,000 00	\$2,000 00
22	First National Bank, Adams, .	2,200	2,860 00	2,200 00
50	First National Bank, Amherst, .	5,000	7,500 00	5,000 00
20	Miller's River N'l B'k, Athol, .	2,000	3,800 00	2,000 00
20	First Nat'l Bank, Chicopee, .	2,000	3,000 00	2,000 00
38	Conway Nat'l Bank, Conway, .	3,800	4,500 00	3,800 00
42	First N'l Bank, Easthampton, .	4,200	5,000 00	4,200 00
37	Rollstone N'l B'k, Fitchburg, .	3,700	5,000 00	3,700 00
5	First Nat'l Bank, Greenfield, .	500	800 00	500 00
48	Franklin Co. N'l B'k, Greenfield, .	4,800	4,800 00	4,800 00
2	First Nat'l Bank, Haverhill, .	200	250 00	200 00
1	Merrimack N'l B'k, Haverhill, .	100	150 00	100 00
8	City National Bank, Holyoke, .	800	900 00	800 00
220	Hadley Falls N'l B'k, Holyoke, .	22,000	28,800 00	28,800 00
330	Holyoke Nat'l Bank, Holyoke, .	38,000	57,000 00	38,000 00
60	Home Nat'l Bank, Holyoke, . .	6,000	6,900 00	6,000 00
17	Railroad Nat'l Bank, Lowell, .	1,700	2,000 00	1,700 00
25	Monson Nat'l Bank, Monson, . .	2,500	3,750 00	2,500 00
5	First N'l Bank, Newburyport, .	500	625 00	500 00
90	First N'l Bank, Northampton, .	9,000	12,000 00	12,288 00
20	Hampshire County N'l Bank, Northampton, . . .	2,000	2,400 00	2,000 00

Holyoke Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Northampton National Bank, Northampton, . . .	\$10,000	\$16,000 00	\$13,900 00
38	Palmer Nat'l Bank, Palmer, . .	3,800	4,700 00	3,800 00
6	Pittsfield N'l Bank, Pittsfield, .	600	900 00	570 00
50	Agawam N'l B'k, Springfield, .	5,000	5,000 00	5,000 00
97	Chicopee N'l B'k, Springfield, .	9,700	16,400 00	12,300 00
15	City Nat'l Bank, Springfield, .	1,500	2,100 00	1,500 00
178	First Nat'l Bank, Springfield, .	17,800	22,250 00	21,500 00
87	John Hancock National Bank, Springfield, . . .	8,700	10,440 00	9,900 00
50	Second N'l Bank, Springfield, .	5,000	8,000 00	9,000 00
205	Third Nat'l Bank, Springfield, .	21,500	43,000 00	33,500 00
25	Springfield N'l Bk, Springfield, .	2,500	3,250 00	2,500 00
97	Townsend N'l B'k, Townsend, .	9,700	12,000 00	12,000 00
26	Ware National Bank, Ware, . .	2,600	3,000 00	2,600 00
4	First Nat'l Bank, Westfield, . .	400	500 00	400 00
50	First Nat'l Bank, Worcester, . .	5,000	8,000 00	5,000 00
		\$216,800	\$310,575 00	\$256,558 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$19,000	\$20,220 00	\$19,000 00
Boston & Lowell R.R. 5s, . . .	22,000	23,000 00	22,000 00
Boston & Lowell R.R. 6s, . . .	34,000	34,400 00	34,000 00
Boston, Winthrop & Shore R.R. 5s, .	25,000	27,000 00	25,000 00
Boston, Revere Beach & Lynn R.R. 6s, .	35,000	36,000 00	35,000 00
Cheshire R.R. 6s,	45,500	47,200 00	45,500 00
Fitchburg R.R. 4s,	30,000	31,000 00	30,000 00
Fitchburg R.R. 5s,	45,000	48,760 00	45,000 00
Holyoke & Westfield R.R. 4s, . . .	50,000	50,000 00	50,000 00
Leeds & Farmington R.R. 6s, . . .	10,800	10,900 00	10,800 00
Lowell & Lawrence R.R. 6s, . . .	8,000	8,350 00	8,000 00
Maine Central R.R. 6s,	10,500	11,400 00	10,500 00
Maine Central R.R. 7s,	26,700	31,620 00	26,700 00
Nashua & Lowell R.R. 5s,	1,000	1,040 00	1,000 00
N. Y., Providence & Boston R.R. 7s, .	7,000	7,700 00	7,000 00
Norwich & Worcester R.R. 6s, . .	16,000	16,700 00	16,000 00
Old Colony R.R. 6s,	87,000	90,210 00	87,000 00
Portland & Ogdensburg R.R. 6s, . .	28,000	30,500 00	28,000 00
Providence & Worcester R.R. 6s, . .	2,000	2,100 00	2,000 00
Vermont & Massachusetts R.R. 5s, .	8,000	8,600 00	8,000 00
	\$510,500	\$536,700 00	\$510,500 00

Holyoke Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,703 93	2½ per cent.	\$55,000 00	4¼ per cent.	\$177,500 00	5½ per cent.
60,590 76	4 “	1,332,550 00	5 “	114,645 00	6 “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$19,312 45
Assessed value of the same,	11,630 00
Net income received from same during year ending Oct. 31, 1895,	556 24
Number of loans which are of an amount not exceeding \$3,000 each,	302
Aggregate amount of the same,	392,620 00
Total number of loans upon real estate,	356
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	158,628 48
Times for the dividends fixed by the by-laws: third Monday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$52,337 50 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 54,711 34 }	107,048 84
Number of accounts opened during the year ending Oct. 31, 1895,	2,442
Number of accounts closed during the year ending Oct. 31, 1895,	1,468
Total number of open accounts Oct. 31, 1895,	8,659
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	8,392 65
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	748,105 00
Number of same,	14,271
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	607,165 22
Number of same,	8,344
Date of examination by commissioner: May 10.	

HOME SAVINGS BANK—BOSTON.

Incorporated March 17, 1869. Present number of corporators, 44.

CHARLES H. ALLEN, *President.*

CHARLES J. HAYDEN, *Treasurer.*

CHARLES J. HAYDEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES H. ALLEN,
JOHN W. LEIGHTON,
ALBERT T. WHITING,

THOMAS F. TEMPLE,
NEWTON TALBOT,
HENRY C. JACKSON.

Open for business every business day, 9 A.M. to 2 P.M.; and Saturday, for deposits, till 8 P.M., except during June, July and August.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$191,586 15	Deposits,	\$5,529,674 39
Bank stock as per schedule, .	397,200 00	Guaranty fund, .	257,000 00
Loans on bank stock,	18,477 13	Interest account, .	37,556 23
Railroad bonds as per schedule, .	196,300 00	Profit and loss account,	66,389 55
Loans on railroad stock, . . .	10,000 00		
Loans on real estate,	2,856,365 00		
Loans on personal security, . .	1,818,955 00		
Loans on counties, cities or towns (notes),	109,629 38		
Loans on depositors' books, . .	600 00		
Deposits in banks, on interest, .	286,395 23		
Expense account,	1,312 26		
Suspense account,	147 82		
Cash on hand,	3,652 20		
	<u>\$5,890,620 17</u>		<u>\$5,890,620 17</u>

Cash on Deposit in Banks, amount in each :—

Boylston National Bank, Boston,	\$112,395 23
Central National Bank, Boston,	124,000 00
National Bank of North America, Boston,	50,000 00

Home Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 32 shares Boylston National Bank, Boston,	\$3,200 00
On 81 shares Central National Bank, Boston,	7,977 13
On 20 shares Central National Bank, Boston,	2,000 00
On 15 shares National Market Bank, Brighton,	300 00
On 50 shares Fitchburg National Bank, Fitchburg,	5,000 00

Loan on Railroad Stock: —

On 100 shares Boston & Albany R.R.,	\$10,000 00
---	-------------

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested'
City of Akron, Ohio, 5s,	\$21,000 00	\$21,630 00	\$21,000 00
of Bay City, Mich., 8s,	4,500 00	6,125 00	4,500 00
of Canton, Ohio, 5s,	11,000 00	11,185 00	11,000 00
of Cleveland, Ohio, 5s,	37,000 00	37,370 00	37,000 00
of Cleveland, Ohio, 6s,	1,000 00	1,015 00	1,000 00
of Dayton, Ohio, 5s,	25,000 00	25,187 50	25,000 00*
of Detroit, Mich., 4s,	17,586 15	17,682 18	17,586 15
of Dubuque, Iowa, 6s,	5,000 00	5,075 00	5,000 00
of Lowell, Mass., 4½s,	15,500 00	15,500 00	15,500 00
of Northampton, Mass., 4s,	25,000 00	25,500 00	25,000 00
of Springfield, Mass., 7s,	1,000 00	1,210 00	1,000 00
of Springfield, Ohio, 5s,	4,000 00	4,095 00	4,000 00
of Springfield, Ohio, 6s,	8,000 00	8,320 00	8,000 00
of Woburn, Mass., 4s,	14,000 00	14,000 00	14,000 00
Town of Hyde Park, Mass., 4s,	2,000 00	2,000 00	2,000 00
	\$191,586 15	\$195,894 68	\$191,586 15

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston,	\$5,000	\$6,300 00	\$5,000 00
200	Atlas National Bank, Boston,	20,000	24,600 00	20,000 00
66	Blackstone N'l Bank, Boston,	6,600	6,600 00	6,600 00
50	Boston Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
75	Columbian N'l Bank, Boston,	7,500	7,500 00	7,500 00
23	Continental N'l Bank, Boston,	2,300	2,484 00	2,300 00
100	Eliot National Bank, Boston,	10,000	13,300 00	10,000 00
70	Everett Nat'l Bank, Boston,	7,000	4,900 00	7,000 00
125	First National Bank, Boston,	12,500	30,000 00	12,500 00
100	Freeman's Nat'l Bank, Boston,	10,000	9,000 00	10,000 00
160	Hamilton Nat'l Bank, Boston,	16,000	17,120 00	16,000 00
150	Howard Nat'l Bank, Boston,	15,000	14,550 00	15,000 00
150	Market Nat'l Bank, Boston,	15,000	12,000 00	15,000 00

Home Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Massachusetts N'l B'k, Boston,	\$5,000	\$4,250 00	\$5,000 00
200	Merchants' N'l Bank, Boston, .	20,000	32,000 00	20,000 00
75	Mt. Vernon N'l Bank, Boston,	7,500	8,550 00	7,500 00
50	N'l B'k of No. America, Boston,	5,000	5,350 00	5,000 00
150	N'l B'k of Redemption, Boston,	15,000	18,150 00	15,000 00
200	N'l B'k of the Republic, Boston,	20,000	30,400 00	20,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,600 00	10,000 00
50	Nat'l Market Bank, Brighton,	5,000	4,750 00	5,000 00
150	Nat'l Revere Bank, Boston, .	15,000	13,950 00	15,000 00
125	National Union Bank, Boston,	12,500	16,875 00	12,500 00
33	Nat'l Webster Bank, Boston, .	3,300	3,432 00	3,300 00
200	New England N'l B'k, Boston,	20,000	31,800 00	20,000 00
200	North Nat'l Bank, Boston, .	20,000	21,000 00	20,000 00
400	Second Nat'l Bank, Boston, .	40,000	71,600 00	40,000 00
200	Shawmut Nat'l Bank, Boston,	20,000	22,000 00	20,000 00
100	Shoe & Leather N'l B'k, Boston,	10,000	9,100 00	10,000 00
100	State National Bank, Boston, .	10,000	11,200 00	10,000 00
70	Suffolk Nat'l Bank, Boston, .	7,000	7,350 00	7,000 00
200	Tremont Nat'l Bank, Boston, .	20,000	17,800 00	20,000 00
		\$397,200	\$493,511 00	\$397,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 6s,	\$1,000	\$1,010 00	\$1,000 00
Cheshire R.R. 6s,	26,500	26,765 00	26,500 00
Dexter & Piscataquis R.R. 4s,	10,000	10,200 00	10,000 00
Fitchburg R.R. 4s,	38,000	38,195 00	38,000 00
Fitchburg R.R. 5s,	58,000	61,840 00	58,000 00
Fitchburg R.R. 6s,	4,000	4,120 00	4,000 00
Leeds & Farmington R.R. 6s,	16,800	16,968 00	16,800 00
Lowell & Lawrence R.R. 6s,	2,000	2,060 00	2,000 00
Old Colony R.R. 4s,	15,000	16,050 00	15,000 00
Old Colony R.R. 6s,	24,000	24,700 00	24,000 00
Portland & Ogdensburg R.R. 6s, . . .	1,000	1,090 00	1,000 00
	\$196,300	\$202,998 00	\$196,300 00

Home Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$286,395 23	2 per cent.	\$782,000 00	4½ per cent.	\$1,158,490 00	5 per cent.
50,000 00	2.475 “	16,000 00	4½ “	78,500 00	5½ “
40,000 00	3¾ “	1,200,682 13	4½ “	185,650 00	5½ “
889,429 38	4 “	382,100 00	4¾ “	31,175 00	6 “

Number of loans which are of an amount not exceeding \$3,000 each, .	210	
Aggregate amount of the same,		\$354,565 00
Total number of loans upon real estate,	428	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		245,280 64
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Rate and amount of each semi-annual dividend { 2 per cent., \$96,535 18 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 100,722 57 }		197,257 75
Number of accounts opened during the year ending Oct. 31, 1895,	3,045	
Number of accounts closed during the year ending Oct. 31, 1895,	2,150	
Total number of open accounts Oct. 31, 1895,	21,569	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		21,193 35
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		1,439,602 22
Number of same,	19,768	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		1,166,673 58
Number of same,	16,090	
Date of examination by commissioner: March 8.		

HOOSAC SAVINGS BANK — NORTH ADAMS.

Incorporated April 19, 1871. Present number of corporators, 15.

O. A. ARCHER, *President*.

W. W. RICHMOND, *Treasurer*.

GEORGE P. LAWRENCE, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

DANIEL J. BARBER,

TIMOTHY COLLINS,

W. W. BUTLER.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.; Saturday, until 6 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . .	\$25,000 00	Deposits,	\$716,216 78
Loans on public funds,	2,000 00	Guaranty fund, . .	13,368 66
Bank stock as per schedule, . .	7,200 00	Interest account, . .	12,563 28
Real estate (for banking purposes),	60,480 90		
Real estate by foreclosure,	4,185 40		
Loans on real estate,	481,132 36		
Loans on personal security,	123,936 30		
Loans to counties, cities or towns (notes),	7,500 00		
Deposits in banks, not on interest,	12,816 33		
Recording fees,	29 15		
Premium account,	2,700 00		
Furniture and fixtures,	7,375 00		
Cash on hand,	7,793 28		
	<u>\$742,148 72</u>		<u>\$742,148 72</u>

Cash on Deposit in Banks, amount in each : —

Adams National Bank, North Adams,	\$5,638 89
Berkshire National Bank, North Adams,	7,177 44

Loan on Public Funds : —

On \$1,000 Town of Manchester, Vt., 7s,	} \$2,000 00*
On \$1,000 City of Pawtucket, R. I., 5s,	

* A legal loan when made.

Hoosac Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s, . . .	\$10,000	\$11,900 00	\$10,000 00
of Cleveland, Ohio, 4s, . . .	2,000	2,030 00	2,000 00
of Columbus, Ohio, 4s, . . .	1,000	1,010 00	1,000 00*
of Lynn, Mass., 4s, . . .	2,000	2,050 00	2,000 00
of Sioux City, Iowa, 4½s, . . .	5,000	5,750 00	5,000 00
of Terre Haute, Ind., 4½s, . . .	5,000	5,290 00	5,000 00
	\$25,000	\$28,030 00	\$25,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
19	Adams' N'l B'k, North Adams,	\$1,900	\$2,280 00	\$1,900 00
53	Berkshire N'l B'k, No. Adams,	5,300	5,989 00	5,300 00
		\$7,200	\$8,269 00	\$7,200 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$455,175 91	5 per cent.	\$5,700 00	5½ per cent.	\$153,692 75	6 per cent.

Amount invested in real estate for banking purposes, \$60,480 90
 Estimated value of the same, 70,000 00
 Assessed value of the same, 36,000 00
 Net income received from same during year ending Oct. 31, 1895, 3,339 51
 Value, by books, of other real estate held or owned by foreclosure or otherwise, 4,185 40
 Assessed value of the same, 1,125 00
 Net income received from same during year ending Oct. 31, 1895, 93 35
 Number of loans which are of an amount not exceeding \$3,000 each, 306
 Aggregate amount of the same, 326,459 11
 Total number of loans upon real estate, 265
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, 32,341 18
 Times for the dividends fixed by the by-laws: June 1 and December 1.

Hoosac Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$11,060 37 }	\$23,056 51
during the year ending Oct. 31, 1895, { 2 per cent., 11,996 14 }	
Number of accounts opened during the year ending Oct. 31, 1895,	1,010
Number of accounts closed during the year ending Oct. 31, 1895,	665
Total number of open accounts Oct. 31, 1895,	3,499
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	3,692 39
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	347,728 64
Number of same,	5,971
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	255,874 65
Number of same,	3,064
Date of examination by commissioner: June 10.	

HOPKINTON SAVINGS BANK — HOPKINTON.

Incorporated March 23, 1867. Present number of corporators, 33.

LOWELL B. MAYBRY, *President.*FRED A. WOOD, *Treasurer.*FRED A. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHAS. L. CLAFIN,

LOWELL B. MAYBRY,

ALONZO COBURN,

W. A. FRAIL,

CHARLES H. MORSE,

M. V. PHIPPS.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1.30 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$24,500 00	Deposits, . . .	\$356,142 84
Bank stock as per schedule, .	56,145 00	Guaranty fund, .	16,373 12
Railroad bonds as per schedule, .	100,020 00	Profit and loss account, . . .	12,405 66
Real estate by foreclosure, .	811 11		
Loans on real estate, . . .	177,822 50		
Loans on personal security, .	1,500 00		
Deposits in banks, on interest, .	22,169 73		
Deposits in banks, not on interest, .	1,000 00		
Expense account, . . .	834 22		
Insurance,	15 00		
Cash on hand,	104 06		
	<u>\$384,921 62</u>		<u>\$384,921 62</u>

Cash on Deposit in Bank:—

Hopkinton National Bank, Hopkinton, \$23,169 73*

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$5,000	\$5,925 00	\$5,000 00
of Belfast, Me., 6s, . . .	3,500	3,710 00	3,500 00†
of Dayton, Ohio., 4s, . . .	5,000	5,000 00	5,000 00†
of Portland, Me., 6s, . . .	6,000	7,500 00	6,000 00
County of Aroostook, Me., 4½s, .	5,000	5,250 00	5,000 00†
	<u>\$24,500</u>	<u>\$27,385 00</u>	<u>\$24,500 00</u>

* This amount has since been reduced within the legal limit.

† Legal investments when made.

Hopkinton Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Greylock National B'k, Adams,	\$1,000	\$1,500 00	\$1,500 00
50	Atlantic National B'k, Boston,	5,000	6,300 00	6,250 00
61	Atlas National Bank, Boston, .	6,100	7,503 00	7,015 00
50	Continental Nat'l B'k, Boston,	5,000	5,400 00	5,400 00
25	Everett Nat'l Bank, Boston, .	2,500	2,000 00	2,500 00
15	Faneuil Hall N'l B'k, Boston, .	1,500	1,995 00	1,950 00
16	Howard Nat'l Bank, Boston, .	1,600	1,552 00	1,600 00
50	N'l B'k of Redemption, Boston,	5,000	6,050 00	5,750 00
15	N'l B'k of the Republic, Boston,	1,500	2,280 00	1,950 00
13	N'l Hide & Leather B'k, Boston,	1,300	1,378 00	1,300 00
10	Nat'l Exchange Bank, Boston,	1,000	1,250 00	1,250 00
38	Nat'l Revere Bank, Boston, .	3,800	3,529 25	3,800 00
40	North National Bank, Boston,	4,000	4,200 00	4,600 00
60	Shawmut N'l Bank, Boston, .	6,000	6,600 00	6,600 00
25	Franklin N'l Bank, Franklin, .	2,500	2,750 00	2,750 00
5	Natick National Bank, Natick,	500	600 00	500 00
10	Quinsigamond National Bank, Worcester,	1,000	1,400 00	1,430 00
		\$49,300	\$56,287 25	\$56,145 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$10,000	\$10,500 00	\$10,712 50
Boston & Lowell R.R. 4s, . . .	10,000	10,500 00	10,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,200 00	5,000 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	10,300 00	10,000 00
Concord & Montreal R.R. 4s, . . .	10,000	10,400 00	10,000 00
Fitchburg R.R. 5s,	10,000	10,550 00	10,185 00
Nashua & Lowell R.R. 5s,	10,000	10,450 00	10,000 00
Newport & Richford R.R. 5s, . . .	10,000	10,500 00	10,000 00*
Old Colony R.R. 6s,	2,000	2,020 00	2,000 00
Portland & Rumford Falls R.R. 5s,	5,000	5,200 00	5,237 50
Salem & Lowell R.R. 6s,	10,000	10,500 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	6,000	7,140 00	6,885 00
	\$98,000	\$103,260 00	\$100,020 00

* A legal investment when made.

Hopkinton Savings Bank—Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,169 73 4,000 00	2½ per cent. 4½ “	\$85,500 00 27,650 00	5 per cent. 5½ “	\$62,172 50	6 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$811 11
Assessed value of the same,	1,050 00
Number of loans which are of an amount not exceeding \$3,000 each, . 164	
Aggregate amount of the same,	112,622 50
Total number of loans upon real estate,	177
Amount of investments from which no income is received,	811 11
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	20,581 77
Times for the dividends fixed by the by-laws: first Saturday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$6,965 37 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 6,965 08 }	13,930 45
Number of accounts opened during the year ending Oct. 31, 1895, . 129	
Number of accounts closed during the year ending Oct. 31, 1895, . 136	
Total number of open accounts Oct. 31, 1895,	1,153
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	1,574 01
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	54,019 70
Number of same,	684
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	73,705 89
Number of same,	968
Date of examination by commissioner: March 15.	

HUDSON SAVINGS BANK — HUDSON.

Incorporated Feb. 26, 1869. Present number of corporators, 38.

EDMUND M. STOWE, *President.*

DANIEL W. STRATTON, *Treasurer.*

FRED O. WELSH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDMUND M. STOWE,

JOSEPH S. BRADLEY,

HORACE E. STOWE,

LUMAN T. JEFTS,

GEORGE B. COCHRAN.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; Saturday,
9 A.M. to 12 M.; 1 to 5 P.M.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$100,400 00	Deposits,	\$805,419 43
Bank stock as per schedule, . . .	68,700 00	Guaranty fund, . . .	21,300 00
Loans on bank stock,	1,000 00	Interest account, . .	4,123 07
Railroad bonds as per schedule, . .	97,000 00	Profit and loss account,	18,844 42
Real estate (for banking purposes),	26,653 24	Uncompleted mortgage loans, . . .	1,300 00
Real estate by foreclosure,	411 97		
Loans on real estate,	498,475 00		
Loans on personal security,	8,000 00		
Loans to counties, cities or towns (notes),	42,000 00		
Deposits in banks, on interest, . .	7,000 00		
Deposits in banks, not on interest, .	58 42		
Expense account,	122 10		
Cash on hand,	1,166 19		
	<u>\$850,986 92</u>		<u>\$850,986 92</u>

Cash on Deposit in Banks, amount in each :—

Old Colony Trust Company, Boston,	\$2,142 19
Hudson National Bank, Hudson,	4,916 23

Loans on Bank Stock, amount on each :—

On 8 shares Hudson National Bank, Hudson,	\$500 00
On 6 shares National Rockland Bank, Roxbury,	500 00

Hudson Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . . .	\$25,400	\$26,529 00	\$25,400 00
of Chelsea, Mass., 4s, . . .	5,000	5,350 00	5,000 00
of Chicago, Ill., 4s, . . .	5,000	5,200 00	5,000 00*
of Columbus, Ohio, 4s, . . .	7,000	7,000 00	7,000 00*
of Fall River, Mass., 5s, . . .	5,000	5,850 00	5,000 00
of Fall River, Mass., 6s, . . .	2,000	2,080 00	2,000 00
of Grand Rapids, Mich., 5s, . . .	5,000	5,500 00	5,000 00
of Marlborough, Mass., 4s, . . .	10,000	10,700 00	10,000 00
of Springfield, Ohio, 5s, . . .	5,000	5,725 00	5,000 00
of Taunton, Mass., 4s, . . .	5,000	5,000 00	5,000 00
Town of Chicopee, Mass., 4s, . . .	4,000	4,220 00	4,000 00
of Clinton, Mass., 4s, . . .	12,000	12,360 00	12,000 00
of Melrose, Mass., 4s, . . .	10,000	10,425 00	10,000 00
	\$100,400	\$105,939 00	\$100,400 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
23	Blackstone N'l B'k, Boston, . .	\$2,300	\$2,294 25	\$2,200 00
25	Boston National Bank, Boston, .	2,500	2,500 00	2,500 00
25	Howard Nat'l Bank, Boston, . .	2,500	2,425 00	2,500 00
25	Market Nat'l Bank, Boston, . .	2,500	2,000 00	2,000 00
25	Merchants' N'l Bank, Boston, . .	2,500	4,003 12	2,500 00
10	N'l B'k of Commerce, Boston, . .	1,000	1,110 00	1,000 00
50	N'l B'k of No. America, Boston, .	5,000	5,337 50	5,000 00
35	N'l Hide & Leather B'k, Boston, .	3,500	3,718 75	3,500 00
25	National Union Bank, Boston, . .	2,500	3,371 88	2,500 00
20	Nat'l Webster Bank, Boston, . .	2,000	2,080 00	2,000 00
25	North National Bank, Boston, . .	2,500	2,628 13	2,500 00
37	Old Boston N'l Bank, Boston, . .	3,700	4,042 25	3,700 00
4	Shoe & Leather N'l B'k, Boston, .	400	361 00	400 00
60	State National Bank, Boston, . .	6,000	6,727 50	6,000 00
60	Third National Bank, Boston, . .	6,000	5,460 00	6,000 00
20	Tremont Nat'l Bank, Boston, . .	2,000	1,780 00	1,700 00
52	First National Bank, Chelsea, . .	5,200	5,512 00	5,200 00
75	Hudson Nat'l Bank, Hudson, . . .	7,500	8,850 00	7,500 00
50	National City Bank, Lynn, . . .	5,000	9,000 00	5,000 00
50	People's N'l B'k, Marlborough, . .	5,000	5,750 00	5,000 00
		\$69,600	\$78,954 38	\$68,700 00

Hudson Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s,	\$5,000	\$5,200 00	\$5,000 00
Boston & Maine R.R. 4s,	16,000	16,720 00	16,000 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	10,300 00	10,000 00
Cheshire R.R. 6s,	5,000	5,250 00	5,000 00
Concord & Montreal R.R. 4s,	10,000	10,400 00	10,000 00
Eastern R.R. 6s,	5,000	6,000 00	5,000 00
Fitchburg R.R. 5s,	20,000	21,410 00	20,000 00
Old Colony R.R. 6s,	6,000	6,180 00	6,000 00
Upper Coos R.R. 4½s,	10,000	10,900 00	10,000 00
Troy & Boston R.R. 7s,	5,000	7,250 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	5,000	5,950 00	5,000 00
	\$97,000	\$105,560 00	\$97,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,000 00	2 per cent.	\$257,050 00	5 per cent.	\$750 00	7 per cent.
9,000 00	4 “	170,125 00	5½ “	750 00	7½ “
33,000 00	4½ “	78,800 00	6 “		

Amount invested in real estate for banking purposes,	\$26,653 24
Estimated value of the same,	26,653 24
Assessed value of the same (land only),	8,600 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	411 97
Assessed value of the same,	550 00
Net income received from same during year ending Oct. 31, 1895,	37 75
Number of loans which are of an amount not exceeding \$3,000 each,	297
Aggregate amount of the same,	269,900 00
Total number of loans upon real estate,	321
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	39,398 15
Times for the dividends fixed by the by-laws: third Wednesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$14,698 08 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 15,155 84 }	29,853 92
Number of accounts opened during the year ending Oct. 31, 1895,	471
Number of accounts closed during the year ending Oct. 31, 1895,	348
Total number of open accounts Oct. 31, 1895,	2,677

Hudson Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$1,796 04
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	165,315 00
Number of same,	2,493
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	157,668 66
Number of same,	1,919
Date of examination by commissioner: March 19.	

HYDE PARK SAVINGS BANK—HYDE PARK.

Incorporated March 8, 1871. Present number of corporators, 35.

ROBERT BLEAKIE, *President.*

ARTHUR H. BURT, *Treasurer.*

ARTHUR H. BURT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT BLEAKIE,

WILLIAM J. STUART,

HENRY S. BUNTON,

DAVID PERKINS,

FREDERICK N. TIRRELL.

Open for business every business day, 2 to 6 P.M.; also Wednesday and Saturday,
7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . . .	\$30,016 00	Deposits,	\$481,900 62
Railroad bonds as per schedule, . . .	106,000 00	Guaranty fund,	18,467 22
Real estate by foreclosure,	2,159 24	Interest account,	10,397 61
Loans on real estate,	240,707 90	Profit and loss ac-	
Loans on personal security,	65,473 00	count,	15,499 88
Loans to counties, cities or towns			
(notes),	35,800 00		
Deposits in banks, on interest,	38,891 42		
Expense account,	543 07		
Cash on hand,	6,674 70		
	<hr/>		<hr/>
	\$526,265 33		\$526,265 33

Cash on Deposit in Banks, amount in each:—

National Exchange Bank, Boston,	\$19,914 07
North National Bank, Boston,	18,977 35

Hyde Park Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Boston National Bank, Boston,	\$3,000	\$3,000 00	\$3,000 00
16	Columbian Nat'l Bank, Boston,	1,600	1,600 00	1,600 00
20	Continental N'l Bank, Boston,	2,000	2,160 00	2,000 00
13	Freeman's Nat'l Bank, Boston,	1,300	1,300 00	1,300 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,070 00	1,000 00
21	Howard Nat'l Bank, Boston, .	2,100	2,037 00	2,016 00
20	Merchants' Nat'l Bank, Boston,	2,000	3,100 00	2,000 00
31	N'l B'k of Commerce, Boston,	3,100	3,441 00	3,100 00
13	N'l B'k of No America, Boston,	1,300	1,387 00	1,300 00
20	N'l B'k of Redemption, Boston,	2,000	2,420 00	2,000 00
19	N'l B'k of the Republic, Boston,	1,900	2,888 00	1,900 00
13	Nat'l Exchange Bank, Boston,	1,300	1,625 00	1,300 00
17	N'l Hide & Leather B'k, Boston,	1,700	1,802 00	1,700 00
11	North Nat'l Bank, Boston, .	1,100	1,155 00	1,100 00
6	Second Nat'l Bank, Boston, .	600	1,074 00	600 00
27	State Nat'l Bank, Boston, .	2,700	3,024 00	2,700 00
14	First N'l Bank, Newburyport,	1,400	1,764 00	1,400 00
		\$30,100	\$34,847 75	\$30,016 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$11,000	\$11,550 00	\$11,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,225 00	5,000 00
Boston, Winthrop & Shore R.R. 5s,	5,000	5,350 00	5,000 00
Fitchburg R.R. 4½s,	8,000	8,600 00	8,000 00
Fitchburg R.R. 5s,	10,000	10,440 00	10,000 00
Maine Central R.R. 7s,	29,000	39,440 00	29,000 00
Old Colony R.R. 6s,	5,000	5,150 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	18,000	21,420 00	18,000 00
Upper Coos R.R. 4s,	10,000	10,100 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,200 00	5,000 00
	\$106,000	\$122,475 00	\$106,000 00

Hyde Park Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$38,891 42	2 per cent	\$40,800 00	5 per cent.	\$3,000 00	6½ per cent.
35,800 00	4 “	32,000 00	5½ “	500 00	7 “
16,000 00	4½ “	211,580 90	6 “	2,300 00	8 “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$2,159 24
Assessed value of the same,	2,325 00
Number of loans which are of an amount not exceeding \$3,000 each, . 174	
Aggregate amount of the same,	200,475 90
Total number of loans upon real estate,	165
Amount of investments from which no income is received,	2,159 24
Gross amount of interest or profits received or earned, as per books, during year ending Oct 31, 1895,	25,401 53
Times for the dividends fixed by the by-laws: January 15 and July 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$7,424 81 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 7,997 30 }	15,422 11
Number of accounts opened during the year ending Oct. 31, 1895, . 616	
Number of accounts closed during the year ending Oct. 31, 1895, . 330	
Total number of open accounts Oct. 31, 1895,	2,860
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	1,814 36
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	205,374 81
Number of same,	4,436
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	153,681 29
Number of same,	2,971
Date of examination by commissioner: January 8.	

INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY—NEWBURYPORT.

Incorporated Jan. 31, 1820. Present number of corporators, 87.

EDWARD S. MOSELY, *President.*

LAWRENCE W. PIPER, *Treasurer.*

GEORGE F. AVERY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDWARD S. MOSELY,

SAMUEL MARCH,

WILLIAM H. SWASEY,

HENRY B. LITTLE,

L. B. CUSHING.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M.; 2.30 to 4 P.M.
Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$1,321,000 00	Deposits, . . .	\$5,647,138 58
Bank stock as per schedule, .	923,470 00	Guaranty fund, . .	285,000 00
Loans on bank stock, . . .	15,580 00	Profit and loss account, . . .	75,594 95
Railroad bonds as per schedule, .	929,000 00		
Real estate (for banking purposes), . . .	10,000 00		
Real estate by foreclosure, . . .	531 86		
Loans on real estate, . . .	830,947 00		
Loans on personal security, . .	1,602,690 55		
Loans to counties, cities or towns (notes), . . .	218,000 00		
Deposits in banks, on interest, .	154,955 93		
Cash on hand,	1,558 19		
	\$6,007,733 53		\$6,007,733 53

Cash on Deposit in Banks, amount in each:—

Amesbury National Bank, Amesbury,	\$10,000 00
National Revere Bank, Boston,	30,147 58
Martha's Vineyard National Bank, Edgartown,	10,000 00
Essex National Bank, Haverhill,	25,000 00
First National Bank, Ipswich,	10,000 00
First National Bank, Newburyport,	44,808 35
Mechanicks' National Bank, Newburyport,	25,000 00

Institution for Savings in Newburyport, etc. — Continued.

Loans on Bank Stock, amount on each :—

On 3 shares Mechanics' National Bank, Newburyport,	\$230 00
On 1 share Mechanics' National Bank, Newburyport, }	450 00
On 4 shares Columbian National Bank, Boston, }	
On 78 shares Merchants' National Bank, Newburyport,	1,000 00
On 75 shares Fourth National Bank, Boston,	7,000 00
On 36 shares Second National Bank, Haverhill, }	6,000 00
On 25 shares Somerville National Bank, Somerville, }	
On 22 shares Ocean National Bank, Newburyport,	900 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 7s,	\$25,000	\$27,500 00	\$25,000 00
of Boston, Mass., 3½s,	50,000	51,500 00	50,000 00
of Boston, Mass., 4s,	150,000	164,750 00	150,000 00
of Chelsea, Mass., 4s,	32,000	34,400 00	32,000 00
of Chicopee, Mass., 4s,	50,000	52,250 00	50,000 00
of Dayton, Ohio, 5s,	15,000	15,600 00	15,000 00*
of Dover, N. H., 4s,	20,000	20,800 00	20,000 00
of Everett, Mass., 4s,	25,000	26,375 00	25,000 00
of Haverhill, Mass., 4s,	75,000	79,437 00	75,000 00
of Holyoke, Mass., 6s,	25,000	27,375 00	25,000 00
of Lawrence, Mass., 4s,	55,000	56,850 00	55,000 00
of Lewiston, Me., 6s,	10,000	11,150 00	10,000 00
of Lowell, Mass., 4s,	20,000	20,500 00	20,000 00
of Lynn, Mass., 4s,	75,000	78,125 00	75,000 00
of Lynn, Mass., 3½s,	25,000	24,875 00	25,000 00
of Nashua, N. H., 4s,	25,000	25,500 00	25,000 00
of Newburyport, Mass., 4s,	207,000	214,525 00	207,000 00
of Portsmouth, N. H., 4s,	50,000	50,750 00	50,000 00
of Salem, Mass., 4s,	40,000	40,400 00	40,000 00
of Somerville, Mass., 4s,	11,000	11,165 00	11,000 00
of Springfield, Mass., 7s,	40,000	48,400 00	40,000 00
of Waltham, Mass., 4s,	19,000	19,380 00	19,000 00
of Worcester, Mass., 3½s,	25,000	25,000 00	25,000 00
Town of Beverly, Mass., 4s,	14,000	14,560 00	14,000 00
of Marlborough, Mass., 4s,	31,000	32,395 00	31,000 00
of Marblehead, Mass., 4s,	52,000	54,455 00	52,000 00
of Stoughton, Mass., 4s,	50,000	52,250 00	50,000 00
of Turner's Falls, Mass., 4s,	10,000	10,475 00	10,000 00
County of Aroostook, Me., 4½s,	45,000	47,250 00	45,000 00*
of Middlesex, Mass., 4s,	50,000	50,500 00	50,000 00
	\$1,321,000	\$1,388,492 00	\$1,321,000 00

* Legal investments when made.

Institution for Savings in Newburyport, etc. — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
122	Atlantic Nat'l Bank, Boston, .	\$12,200	\$15,372	\$12,200 00
750	Atlas National Bank, Boston, .	75,000	92,250	75,000 00
31	Blackstone N'l Bank, Boston, .	3,100	3,093	3,100 00
37	Boston Nat'l Bank, Boston, .	3,700	3,700	3,700 00
300	Columbian N'l Bank, Boston, .	30,000	30,000	30,000 00
74	Eliot National Bank, Boston, .	7,400	9,842	7,400 00
240	Faneuil Hall N'l B'k, Boston, .	24,000	31,920	24,000 00
100	First National Bank, Boston, .	10,000	23,900	10,000 00
270	Freeman's Nat'l Bank, Boston, .	27,000	24,300	27,000 00
142	Globe National Bank, Boston, .	14,200	12,070	14,200 00
250	Hamilton Nat'l Bank, Boston, .	25,000	26,750	25,000 00
280	Hancock Nat'l Bank, Boston, .	28,000	23,800	28,000 00
267	Howard Nat'l Bank, Boston, .	26,700	25,899	26,700 00
508	Market Nat'l Bank, Boston, .	50,800	40,640	50,800 00
83	Massachusetts N'l B'k, Boston, .	8,300	7,055	8,300 00
173	Merchants' N'l Bank, Boston, .	17,300	26,815	17,300 00
221	N'l B'k of Commerce, Boston, .	22,100	24,531	22,100 00
500	National Bank of the Commonwealth, Boston, .	50,000	69,500	50,000 00
60	N'l B'k of No. America, Boston, .	6,000	6,405	6,000 00
258	N'l B'k of Redemption, Boston, .	25,800	31,218	25,800 00
108	National City Bank, Boston, .	10,800	8,748	10,800 00
286	National Eagle Bank, Boston, .	28,600	23,666	28,600 00
100	Nat'l Exchange Bank, Boston, .	10,000	12,500	10,000 00
150	N'l Hide & Leather B'k, Boston, .	15,000	15,900	15,000 00
375	National Revere Bank, Boston, .	37,500	34,828	37,500 00
208	National Union B'k, Boston, .	20,800	28,054	20,800 00
133	Nat'l Webster Bank, Boston, .	13,300	13,832	13,300 00
100	New England N'l B'k, Boston, .	10,000	15,900	10,000 00
302	North National Bank, Boston, .	30,200	31,710	30,200 00
100	Old Boston Nat'l Bank, Boston, .	10,000	10,900	10,000 00
480	Second Nat'l Bank, Boston, .	48,000	85,920	48,000 00
200	Shawmut N'l Bank, Boston, .	20,000	22,000	20,000 00
400	Shoe & Leather N'l B'k, Boston, .	40,000	36,400	40,000 00
69	State National Bank, Boston, .	6,900	7,728	6,900 00
225	Suffolk Nat'l Bank, Boston, .	22,500	23,569	22,500 00
500	Tremont Nat'l Bank, Boston, .	50,000	44,500	50,000 00
353	Washington N'l Bank, Boston, .	35,300	38,124	35,300 00
60	Gloucester N'l B'k, Gloucester, .	6,000	8,100	6,000 00
14	First Nat'l B'k, Newburyport, .	1,400	1,806	1,400 00
108	Mechanicks' Nat'l Bank, Newburyport, .	10,800	13,932	10,800 00
1226	Merchants' Nat'l Bank, Newburyport, .	24,520	30,650	24,520 00
105	Ocean N'l B'k, Newburyport, .	5,250	5,250	5,250 00
		\$923,470	\$1,043,077	\$923,470 00

Institution for Savings in Newburyport, etc. — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$25,000	\$26,375 00	\$25,000 00
Boston & Lowell R.R. 4s, . . .	100,000	103,250 00	100,000 00
Boston & Lowell R.R. 6s, . . .	5,000	5,050 00	5,000 00
Boston & Maine R.R. 4s, . . .	30,000	31,350 00	30,000 00
Boston & Maine R.R. 4½s, . . .	85,000	98,175 00	85,000 00
Concord & Montreal R.R. 4s, . . .	150,000	156,000 00	150,000 00
Dexter & Piscataquis R.R. 4s, . . .	15,000	15,300 00	15,000 00
Eastern R.R. 6s, . . .	50,000	60,000 00	50,000 00
Fitchburg R.R. 4s, . . .	75,000	75,250 00	75,000 00
Fitchburg R.R. 4½s, . . .	80,000	80,800 00	80,000 00
Fitchburg R.R. 5s, . . .	25,000	26,000 00	25,000 00
Maine Central R.R. 4s, . . .	24,000	24,240 00	24,000 00
Maine Central & European & North American R.R. 4s, . . .	15,000	15,450 00	15,000 00
Old Colony R.R. 4s, . . .	135,000	143,700 00	135,000 00
Penobscot Shore Line R.R. 4s, . . .	50,000	51,000 00	50,000 00
Vermont & Massachusetts R.R. 5s, . . .	25,000	26,750 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s, . . .	40,000	41,600 00	40,000 00
	\$929,000	\$980,290 00	\$929,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$100 00	0 per cent.	\$189,000 00	3½ per cent.	\$116,500 00	4½ per cent.
30,147 58	2 “	155,000 00	3¾ “	485,033 75	5 “
44,808 35	2¼ “	23,000 00	3⅝ “	49,891 80	5½ “
25,000 00	2½ “	1,163,000 00	4 “	104,692 00	6 “
100,000 00	3⅞ “	336,000 00	4¼ “		

Amount invested in real estate for banking purposes,	\$10,000 00
Estimated value of the same,	19,500 00
Assessed value of the same,	19,500 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	531 86
Assessed value of the same,	450 00
Number of loans which are of an amount not exceeding \$3,000 each,	450
Aggregate amount of the same,	460,938 80
Total number of loans upon real estate,	468
Amount of investments from which no income is received,	631 86
Gross amount of interest or profits received or earned, as per books, dur- ing year ending Oct. 31, 1895,	253,803 88
Times for the dividends fixed by the by-laws: fourth Wednesday in April and October.	

Institution for Savings in Newburyport, etc. — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$107,769 12 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 108,918 41 }	\$216,687 53
Number of accounts opened during the year ending Oct. 31, 1895, . . .	1,110
Number of accounts closed during the year ending Oct. 31, 1895, . . .	899
Total number of open accounts Oct. 31, 1895,	11,784
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	8,523 06
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	583,251 59
Number of same,	6,022
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	666,110 29
Number of same,	7,173
Date of examination by commissioner: October 31.	

INSTITUTION FOR SAVINGS IN ROXBURY AND ITS VICINITY—BOSTON.

Incorporated Feb. 22, 1825. Present number of corporators, 46.

JOHN D. WILLIAMS, *President.*

ROBERT G. MOLINEUX, *Treasurer.*

EDWARD RICHARDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WALTER H. COWING,

JOHN D. WILLIAMS,

ATHERTON T. BROWN,

WILLIAM F. DAY.

Open for business every business day, except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$912,750 00	Deposits,	\$6,348,313 11
Loans on public funds, . . .	3,260 00	Guaranty fund, . .	256,000 00
Bank stock as per schedule, .	208,567 09	Interest account, .	14,683 97
Railroad bonds as per schedule,	1,154,000 00	Profit and loss ac-	
Real estate by foreclosure, .	2,500 00	count,	9,981 19
Loans on real estate,	2,383,761 16		
Loans on personal security, .	1,552,700 00		
Loans to counties, cities or towns			
(notes),	97,000 00		
Deposits in banks, on interest, .	260,979 77		
Cash on hand,	53,460 25		
	\$6,628,978 27		\$6,628,978 27

Cash on Deposit in Banks, amount in each:—

Boylston National Bank, Boston,	\$40,953 27
National Rockland Bank, Boston,	68,218 66
Second National Bank, Boston,	50,839 12
Washington National Bank, Boston,	100,968 72

Loan on Public Funds:—

On \$2,000 City of Lowell, Mass., 4s,	} \$3,260 00
On \$2,000 City of Cambridge, Mass., 4½s,	

Institution for Savings in Roxbury and its Vicinity — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass, 4s, . .	\$186,000	\$199,795 00	\$186,000 00
of Chelsea, Mass., 4s, . .	50,000	52,000 00	50,000 00
of Duluth, Minn., 6s, . .	9,000	9,135 00	9,000 00*
of Fall River, Mass., 4s, . .	16,000	17,280 00	16,800 00
of Fitchburg, Mass., 4s, . .	100,000	105,000 00	100,000 00
of Grand Rapids, Mich, 5s, . .	50,000	50,750 00	50,000 00
of Indianapolis, Ind., 4s, . .	25,000	26,000 00	25,000 00
of Lynn, Mass., 4s, . .	160,000	165,135 00	160,000 00
of Medford, Mass., 4s, . .	35,000	36,750 00	36,700 00
of Quincy, Mass., 4s, . .	3,000	3,000 00	3,000 00
of Rutland, Vt., 4s, . .	50,000	52,500 00	53,000 00
of Waterbury, Conn., 4s, . .	25,000	26,250 00	25,000 00
Town of Arlington, Mass., 4s, . .	45,000	47,700 00	48,000 00
of Billerica, Mass., 4s, . .	29,000	30,450 00	30,500 00
of Reading, Mass., 4s, . .	19,000	19,950 00	20,000 00
County of Hillsborough, N. H., 4s, . .	40,000	41,200 00	40,000 00
United States 4s, . .	50,000	60,500 00	59,750 00
	\$892,000	\$943,395 00	\$912,750 00

* The bank has been notified that this investment is illegal and must be eliminated from its assets.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston, .	\$5,000	\$6,300 00	\$5,000 00
60	Atlas National Bank, Boston,	6,000	7,380 00	6,000 00
200	First National Bank, Boston, .	20,000	48,000 00	20,000 00
30	Hamilton Nat'l Bank, Boston, .	3,000	3,210 00	3,580 00
5	Howard Nat'l Bank, Boston, .	500	460 00	606 25
25	Market National Bank, Boston,	2,500	2,000 00	2,500 00
15	N'l B'k of Commerce, Boston,	1,500	1,680 00	2,000 00
21	N'l B'k of the Republic, Boston,	2,100	3,192 00	2,698 87
37	National Eagle Bank, Boston, .	3,700	3,071 00	4,144 00
150	Nat'l Revere Bank, Boston, .	15,000	13,500 00	15,000 00
173	Nat'l Rockland Bank, Boston,	17,300	24,739 00	19,430 00
257	North National Bank, Boston,	25,700	27,499 00	25,680 47
210	People's Nat'l Bank, Boston, .	21,000	31,500 00	21,000 00
55	Second Nat'l Bank, Boston, .	5,500	9,790 00	5,500 00
8	Shoe & Leather N'l B'k, Boston,	800	728 00	872 00
52	State National Bank, Boston,	5,200	5,824 00	5,993 00
9	Suffolk National Bank, Boston,	900	945 00	1,070 25
50	Third National Bank, Boston,	5,000	4,550 00	5,000 00
32	Tremont Nat'l Bank, Boston, .	3,200	2,848 00	3,762 75
510	Washington N'l Bank, Boston,	51,000	55,080 00	58,729 50
		\$194,900	\$252,296 00	\$208,567 09

Institution for Savings in Roxbury and its Vicinity — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$25,000	\$26,250 00	\$26,000 00
Boston & Lowell R.R. 4s, . . .	105,000	107,930 00	106,000 00
Boston & Maine R.R. 4½s, . . .	100,000	115,500 00	100,000 00
Concord & Claremont R.R. 4½s, . . .	50,000	53,500 00	50,000 00
Concord & Montreal R.R. 4s, . . .	75,000	78,000 00	75,000 00
Danbury & Norwalk R.R. 5s, . . .	25,000	28,500 00	25,000 00
Fitchburg R.R. 4s, . . .	150,000	150,750 00	140,000 00
Fitchburg R.R. 4½s, . . .	257,000	259,570 00	257,000 00
Fitchburg R.R. 5s, . . .	100,000	107,000 00	100,000 00
Maine Central R.R. 4s, . . .	25,000	25,250 00	25,000 00
Manchester & Lawrence R.R. 4s, . . .	50,000	52,000 00	50,000 00
New Haven & Derby R.R. 6s, . . .	25,000	27,000 00	25,000 00
Old Colony R.R. 4s, . . .	100,000	107,800 00	100,000 00
Sullivan County R.R. 4s, . . .	25,000	26,000 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s, . . .	50,000	52,250 00	50,000 00
	\$1,162,000	\$1,217,300 00	\$1,154,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$260,979 77	2 per cent.	\$270,000 00	3¼ per cent.	\$1,435,789 20	5 per cent.
15,000 00	3 " "	35,000 00	3½ " "	6,000 00	5¼ " "
2,500 00	3¼ " "	910,000 00	4 " "	52,281 96	5½ " "
100,000 00	3⅞ " "	203,000 00	4½ " "	61,350 00	6 " "
200,000 00	3½ " "	675,300 00	4½ " "		
55,000 00	3⅞ " "	15,500 00	4¾ " "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$2,500 00
Assessed value of the same,	2,500 00
Net income received from same during year ending Oct. 31, 1895,	82 62
Number of loans which are of an amount not exceeding \$3,000 each,	310
Aggregate amount of the same,	551,077 00
Total number of loans upon real estate,	523
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	270,980 06
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$114,595 26 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 117,455 27 }	232,050 53
Number of accounts opened during the year ending Oct. 31, 1895,	2,713
Number of accounts closed during the year ending Oct. 31, 1895,	1,948
Total number of open accounts Oct. 31, 1895,	15,693

Institution for Savings in Roxbury and its Vicinity — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$12,427 65
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	1,321,930 24
Number of same,	17,497
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	1,180,790 70
Number of same,	14,406
Date of examination by commissioner: August 15.	

IPSWICH SAVINGS BANK—IPSWICH.

Incorporated March 20, 1869. Present number of corporators, 23.

JOSEPH ROSS, *President.*

THEODORE F. COGGSWELL, *Treasurer.*

THEODORE F. COGGSWELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM WILLCOMB,

J. B. GRANT,

ROBERT JORDAN,

C. A. SAYWARD,

THOMAS H. LORD.

Open for business every business day, 8.30 A.M. to 12.30 P.M.; also Saturday, 3 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$97,000 00	Deposits, . . .	\$529,870 99
Bank stock as per schedule, .	61,521 00	Guaranty fund, .	14,250 00
Railroad bonds as per schedule, .	91,000 00	Interest account, .	6,516 55
Real estate by foreclosure, . .	2,275 16		
Loans on real estate,	254,812 00		
Loans on personal security, . .	4,840 00		
Loans to counties, cities or towns			
(notes),	10,000 00		
Deposits in banks, on interest, .	24,891 40		
Cash on hand,	4,327 98		
	<hr/>		<hr/>
	\$550,667 54		\$550,667 54

Cash on Deposit in Banks, amount in each :—

Fourth National Bank, Boston,	\$10,794 02
First National Bank, Ipswich,	6,253 69
First National Bank, Salem,	2,880 67
Merchants' National Bank, Salem,	4,963 02

Ipswich Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$10,000	\$11,300 00	\$10,000 00
of East Saginaw, Mich., 4½s, . . .	5,000	5,500 00	5,000 00
of Haverhill, Mass., 4s, . . .	35,000	36,750 00	35,000 00
of Keene, N. H., 5s, . . .	2,500	2,650 00	2,500 00
of Lewiston, Me., 5s, . . .	2,000	2,300 00	2,000 00
of Lynn, Mass., 4s, . . .	5,000	5,400 00	5,000 00
of Northampton, Mass., 4s, . . .	12,500	13,500 00	12,500 00
of Providence, R. I., 5s, . . .	5,000	5,450 00	5,000 00
of Salem, Mass., 4s, . . .	20,000	21,400 00	20,000 00
	\$97,000	\$104,250 00	\$97,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlas National Bank, Boston,	\$1,000	\$1,232 00	\$1,000 00
7	Blackstone N'l Bank, Boston,	700	701 00	700 00
10	Continental N'l Bank, Boston,	1,000	1,080 00	1,000 00
18	Eliot National Bank, Boston, .	1,800	2,340 00	1,800 00
20	Freeman's Nat'l Bank, Boston,	2,000	1,805 00	2,000 00
25	Globe Nat'l Bank, Boston, . .	2,500	2,128 00	2,500 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,072 00	1,000 00
20	Howard Nat'l Bank, Boston, . .	2,000	1,880 00	2,000 00
36	Merchants' N'l Bank, Boston,	3,600	5,769 00	3,600 00
4	N'l B'k of Commerce, Boston,	400	448 00	400 00
30	N'l B'k of Redemption, Boston,	3,000	3,630 00	3,600 00
25	N'l B'k of the Republic, Boston,	2,500	3,800 00	3,150 00
8	National Revere Bank, Boston,	800	720 00	800 00
24	Nat'l Union Bank, Boston, . .	2,400	3,240 00	3,048 00
40	New England N'l B'k, Boston,	4,000	6,360 00	5,800 00
4	Second National Bank, Boston,	400	713 00	580 00
10	Tremont Nat'l Bank, Boston, .	1,000	890 00	1,000 00
23	Gloucester N'l B'k, Gloucester,	2,300	3,105 00	2,875 00
15	First Nat'l Bank, Ipswich, . .	1,500	1,500 00	1,500 00
8	N'l Grand Bank, Marblehead,	800	1,000 00	800 00
63	Asiatic Nat'l Bank, Salem, . .	1,890	1,890 00	1,890 00
43	First National Bank, Salem, .	4,300	3,870 00	4,300 00
19	Mercantile N'l Bank, Salem, .	1,900	2,054 00	1,900 00
122	Merchants' N'l Bank, Salem, .	7,320	4,922 00	7,320 00
13	Nat'l Exchange Bank, Salem,	1,300	1,625 00	1,300 00
27	Naumkeag N'l Bank, Salem, .	2,700	3,516 00	3,348 00
21	Salem National Bank Salem, .	2,100	2,559 00	2,310 00
		\$56,210	\$63,849 00	\$61,521 00

Ipswich Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$10,000	\$11,000 00	\$10,000 00
Boston & Lowell R.R. 4½s, . . .	1,000	1,100 00	1,000 00
Boston & Lowell R.R. 5s, . . .	10,000	11,000 00	10,000 00
Concord & Montreal R.R. 4s, . . .	15,000	15,750 00	15,000 00
Fitchburg R.R. 4½s, . . .	10,000	10,600 00	10,000 00
Maine Central R.R. 4½s, . . .	25,000	28,750 00	25,000 00
Old Colony R.R. 4s, . . .	20,000	22,000 00	20,000 00
	\$91,000	\$100,200 00	\$91,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$14,097 38	2 per cent.	\$4,000 00	4 per cent.	\$28,150 00	5½ per cent.
10,794 02	2½ “	31,900 00	5 “	199,602 00	6 “
6,000 00	3¾ “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$2,275 16
Assessed value of the same,	2,480 00
Net income received from same during year ending Oct. 31, 1895, . . .	130 75
Number of loans which are of an amount not exceeding \$3,000 each, 214	
Aggregate amount of the same,	185,802 00
Total number of loans upon real estate,	210
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	25,419 31
Times for the dividends fixed by the by-laws: fourth Wednesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,684 77 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 9,984 75 }	19,669 52
Number of accounts opened during the year ending Oct. 31, 1895, . . .	297
Number of accounts closed during the year ending Oct. 31, 1895, . . .	258
Total number of open accounts Oct. 31, 1895,	2,046
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	1,737 07
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	114,009 47
Number of same,	2,005
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	115,235 58
Number of same,	1,531
Date of examination by commissioner: March 14.	

LAWRENCE SAVINGS BANK — LAWRENCE.

Incorporated March 10, 1868. Present number of corporators, 42.

HEZEKIAH PLUMMER, *President.*WM. W. SPALDING, *Treasurer.*WM. W. SPALDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HEZEKIAH PLUMMER,

R. H. TEWKSBURY,

JOHN R. POOR,

A. E. MACK,

LEWIS G. HOLT.

Open for business every business day, 9 A.M. to 1 P.M. ; also Saturday, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$245,200 00	Deposits, . . .	\$1,208,091 44
Bank stock as per schedule, .	77,900 00	Guaranty fund, .	28,150 00
Loans on bank stock, . . .	26,780 00	Interest account, .	38,275 63
Railroad bonds, as per schedule,	180,000 00		
Real estate (for banking purposes),	33,000 00		
Loans on real estate,	546,700 00		
Loans on personal security, .	107,615 49		
Loans to counties, cities or towns (notes),	7,500 00		
Loans on depositors' books, .	1,000 00		
Deposits in banks, on interest, .	43,315 34		
Expense account,	1,420 43		
Cash on hand,	4,085 81		
	<u>\$1,274,517 07</u>		<u>\$1,274,517 07</u>

Cash on Deposit in Banks, amount in each : —

Arlington National Bank, Lawrence,	\$23,315 34
Pacific National Bank, Lawrence,	20,000 00

Loans on Bank Stock, amount on each : —

On 5 shares Pacific National Bank, Lawrence,	\$380 00
On 80 shares Methuen National Bank, Methuen,	} 8,000 00
On 21 shares Bay State National Bank, Lawrence,	
On 40 shares Pacific National Bank, Lawrence,	3,500 00
On 10 shares Lawrence National Bank, Lawrence,	900 00
On 140 shares Arlington National Bank, Lawrence,	14,000 00

Lawrence Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s, . . .	\$16,200	\$16,768 00	\$16,200 00
of Bay City, Mich., 4s, . . .	10,000	10,100 00	10,000 00
of Bay City, Mich., 5s, . . .	2,000	2,020 00	2,000 00
of Bridgeport, Conn., 4s, . . .	5,000	5,250 00	5,000 00
of Chelsea, Mass., 4s, . . .	10,000	10,300 00	10,000 00
of Cleveland, Ohio, 5s, . . .	6,000	6,060 00	6,000 00
of Concord, N. H., 4s, . . .	9,000	9,320 00	9,000 00
of Dayton, Ohio, 5s, . . .	10,000	10,525 00	10,000 00*
of Dayton, Ohio, 6s, . . .	5,000	5,275 00	5,000 00*
of Detroit, Mich., 4s, . . .	5,000	5,475 00	5,000 00
of Fall River, Mass., 4s, . . .	20,000	20,800 00	20,000 00
of Fall River, Mass., 6s, . . .	2,000	2,320 00	2,000 00
of Grand Rapids, Mich., 4½s, . . .	5,000	5,425 00	5,000 00
of Grand Rapids, Mich., 5s, . . .	10,000	10,400 00	10,000 00
of Keene, N. H., 4s, . . .	11,000	11,310 00	11,000 00
of Lowell, Mass., 4s, . . .	1,000	1,025 00	1,000 00
of Medford, Mass., 4s, . . .	7,000	7,490 00	7,000 00
of Milwaukee, Wis., 5s, . . .	14,500	15,270 00	14,500 00
of Nashua, N. H., 4s, . . .	5,000	5,250 00	5,000 00
of New London, Conn., 4s, . . .	5,000	5,300 00	5,000 00
of Portsmouth, N. H., 4s, . . .	15,000	15,400 00	15,000 00
of Rutland, Vt., 4s, . . .	5,000	5,150 00	5,000 00
of Saginaw, Mich., 4½s, . . .	5,000	5,250 00	5,000 00
of Springfield, Ohio, 6s, . . .	10,000	10,600 00	10,000 00
of Wakefield, Mass., 4s, . . .	15,000	15,300 00	15,000 00
of Waltham, Mass., 4s, . . .	5,000	5,050 00	5,000 00
Town of Danvers, Mass., 4s, . . .	7,500	7,500 00	7,500 00
County of Aroostook, Me., 4½s, . . .	20,000	21,000 00	20,000 00*
of Rockingham, N. H., 4s, . . .	3,000	3,120 00	3,000 00
United States 6s, . . .	1,000	1,000 00	1,000 00
	\$245,200	\$255,053 00	\$245,200 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Atlas National Bank, Boston, .	\$2,000	\$2,465 00	\$2,000 00
20	Blackstone Nat'l Bank, Boston, .	2,000	2,000 00	2,000 00
55	Central National Bank, Boston, .	5,500	7,150 00	5,500 00
24	Eliot National Bank, Boston, .	2,400	3,120 00	2,400 00
16	First Ward N'l Bank, Boston, .	1,600	2,040 00	1,600 00
95	Fourth Nat'l Bank, Boston, .	9,500	11,423 75	9,500 00
15	Howard Nat'l Bank, Boston, .	1,500	1,455 00	1,500 00

Lawrence Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
56	Market Nat'l Bank, Boston, .	\$5,600	\$4,480 00	\$5,600 00
20	Merchants' N'l Bank, Boston, .	2,000	3,205 00	2,000 00
27	N'l B'k of Commerce, Boston,	2,700	3,024 00	2,700 00
54	N'l B'k of the Commonwealth, Boston, .	5,400	7,506 00	5,400 00
23	N'l B'k of No America, Boston,	2,300	2,438 00	2,300 00
10	National City Bank, Boston, .	1,000	810 00	1,000 00
103	N'l Hide & Leather B'k, Boston,	10,300	10,943 75	10,300 00
59	Nat'l Webster Bank, Boston, .	5,900	6,136 00	5,900 00
54	State National Bank, Boston, .	5,400	6,102 00	5,400 00
58	Third National Bank, Boston,	5,800	5,278 00	5,800 00
40	Tremont Nat'l Bank, Boston, .	4,000	3,560 00	4,000 00
20	Arlington N'l B'k, Lawrence,	2,000	2,500 00	2,000 00
10	Lawrence N'l B'k, Lawrence,	1,000	1,200 00	1,000 00
		\$77,900	\$86,836 50	\$77,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . . .	\$10,000	\$10,500 00	\$10,000 00
Boston & Lowell R.R. 4s, . . .	50,000	50,750 00	50,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,400 00	10,000 00
Boston & Maine R.R. 4½s, . . .	25,000	29,125 00	25,000 00
Boston, Winthrop & Shore R.R. 5s,	15,000	16,050 00	15,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,400 00	10,000 00
Fitchburg R.R. 5s,	20,000	21,000 00	20,000 00
Fitchburg R.R. 6s,	5,000	5,150 00	5,000 00
Maine Central & European & North American R.R. 4s,	5,000	5,175 00	5,000 00
Old Colony R.R. 4½s,	20,000	20,900 00	20,000 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,450 00	5,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	5,750 00	5,000 00
	\$180,000	\$190,650 00	\$180,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$23,315 34	3 per cent.	\$15,300 00	4½ per cent.	\$197,115 49	6 per cent.
20,000 00	3½ " "	378,500 00	5 " "	2,600 00	6½ " "
67,500 00	4 " "	27,780 00	5½ " "	800 00	7 " "

Lawrence Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$33,000 00
Estimated value of the same,	35,000 00
Assessed value of the same,	25,500 00
Net income received from same during year ending Oct. 31, 1895,	1,465 08
Number of loans which are of an amount not exceeding \$3,000 each,	254
Aggregate amount of the same,	297,095 00
Total number of loans upon real estate,	298
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	56,982 53
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent , \$19,966 84 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 21,267 34 }	41,234 18
Number of accounts opened during the year ending Oct. 31, 1895,	1,242
Number of accounts closed during the year ending Oct. 31, 1895,	776
Total number of open accounts Oct. 31, 1895,	3,427
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	4,518 73
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	392,001 03
Number of same,	7,054
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	273,775 54
Number of same,	2,944
Date of examination by commissioner: January 10.	

LEE SAVINGS BANK—LEE.

Incorporated March 5, 1852. Present number of corporators, 52.

CHARLES C. BENTON, *President.*

JOHN L. KILBON, *Treasurer.*

JOHN L. KILBON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES C. BENTON,

C. C. HOLCOMBE,

DE WITT S. SMITH.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$50,500 00	Deposits, . . .	\$732,808 96
Bank stock as per schedule, .	171,000 00	Guaranty fund, .	35,600 00
Loans on bank stock, . . .	3,700 00	Profit and loss ac-	
Railroad bonds as per schedule, .	80,000 00	count, . . .	35,429 15
Real estate by foreclosure, . .	8,980 10		
Loans on real estate, . . .	251,755 00		
Loans on personal security, . .	163,538 00		
Loans to counties, cities or towns			
(notes),	10,600 00		
Loans on depositors' books, . .	325 00		
Deposits in banks, on interest, .	55,130 57		
Deposits in banks, not on interest,	8,309 44		
	<u>\$803,838 11</u>		<u>\$803,838 11</u>

Cash on Deposit in Banks, amount in each:—

Manufacturers' Trust Company, Holyoke,	\$5,000 00
Lee National Bank, Lee,	8,309 44
Pynchon National Bank, Springfield,	10,000 00
Springfield National Bank, Springfield,	15,116 19
Agawam National Bank, Springfield,	5,000 00
Hampden Loan & Trust Company, Springfield,	10,000 00
Springfield Safe Deposit & Trust Company, Springfield,	10,014 38

Lee Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

On 7 shares Lee National Bank, Lee,	\$650 00
On 8 shares Lee National Bank, Lee,	700 00
On 3 shares Lee National Bank, Lee,	300 00
On 13 shares Lee National Bank, Lee,	1,050 00
On 10 shares Lee National Bank, Lee,	1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s,	\$1,000	\$1,150 00	\$1,000 00
of Boston, Mass., 6s,	10,000	11,700 00	10,000 00
of Providence, R. I., 5s,	10,000	11,260 00	10,000 00
of Springfield, Mass., 4s,	10,000	10,400 00	10,000 00
Town of Rockingham, Vt., 4s,	2,500	2,525 00	2,500 00
District of Columbia 5s,	10,000	10,500 00	10,000 00
United States 5s,	7,000	8,015 00	7,000 00
	\$50,500	\$55,550 00	\$50,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	First National Bank, Adams,	\$6,000	\$8,250 00	\$7,000 00
40	First Nat'l Bank, Amherst,	4,000	5,800 00	5,000 00
40	Birmingham National Bank, Birmingham, Conn.,	4,000	6,800 00	6,000 00
10	Atlantic Nat'l Bank, Boston,	1,000	1,260 00	1,000 00
30	Atlas National Bank, Boston,	3,000	3,690 00	3,000 00
30	Continental N'l Bank, Boston,	3,000	3,240 00	3,000 00
20	Everett Nat'l Bank, Boston,	2,000	1,600 00	2,000 00
100	First National Bank, Boston,	10,000	23,900 00	10,000 00
10	Hamilton N'l Bank, Boston,	1,000	1,070 00	1,000 00
30	Massachusetts N'l B'k, Boston,	3,000	2,550 00	3,000 00
60	N'l B'k of Commerce, Boston,	6,000	6,660 00	6,000 00
20	National Bank of the Common- wealth, Boston,	2,000	2,780 00	2,000 00
100	N'l B'k of No. America, Boston,	10,000	10,675 00	10,000 00
50	N'l B'k of Redemption, Boston,	5,000	6,050 00	5,000 00
30	N'l B'k of the Republic, Boston,	3,000	4,560 00	3,000 00
70	National Eagle Bank, Boston,	7,000	5,740 00	7,000 00
70	N'l Hide & Leather B'k, Boston,	7,000	7,420 00	7,000 00
40	National Revere Bank, Boston,	4,000	3,715 00	4,000 00
26	Nat'l Webster Bank, Boston,	2,600	2,704 00	2,600 00
20	State National Bank, Boston,	2,000	2,240 00	2,000 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,930 00	3,000 00

Lee Savings Bank — Continued.

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	City N'l B'k, Bridgeport, Conn.,	\$3,000	\$4,725 00	\$4,000 00
180	Lee National Bank, Lee, . . .	18,000	24,300 00	18,000 00
70	Adams N'l Bank, No. Adams,	7,000	8,400 00	7,000 00
90	Pittsfield N'l Bank, Pittsfield, .	9,000	13,500 00	12,000 00
40	Berkshire Loan and Trust Company, Pittsfield, . . .	4,000	5,000 00	5,000 00
40	Agawam N'l B'k, Springfield,	4,000	4,000 00	4,000 00
30	Chicopee N'l B'k, Springfield,	3,000	4,500 00	5,000 00
20	First Nat'l Bank, Springfield,	2,000	2,100 00	2,000 00
40	Pynchon N'l B'k, Springfield,	4,000	5,400 00	5,000 00
30	Second N'l Bank, Springfield,	3,000	3,750 00	4,000 00
30	Springfield N'l B'k, Springfield,	3,000	3,750 00	3,400 00
75	Housatonic National Bank, Stockbridge,	7,500	10,875 00	9,000 00
		\$156,100	\$204,934 00	\$171,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$25,000	\$25,625 00	\$25,000 00
Concord & Montreal R.R. 4s, . . .	20,000	20,800 00	20,000 00
Maine Central R.R. 7s,	10,000	13,600 00	10,000 00
Old Colony R.R. 4s,	25,000	26,750 00	25,000 00
	\$80,000	\$86,775 00	\$80,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,000 00 60,130 57	3½ per cent. 4 “	\$269,915 00	5 per cent.	\$150,003 00	6 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise, \$8,980 10
 Assessed value of the same, 5,275 00
 Net income received from same during year ending Oct. 31, 1895, . . . 266 97
 Number of loans which are of an amount not exceeding \$3,000 each, 245
 Aggregate amount of the same, 200,308 00
 Total number of loans upon real estate, 219

Lee Savings Bank — Concluded.

Amount of investments from which no income is received,	\$600 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	39,982 12
Times for the dividends fixed by the by-laws: May 31 and November 30.	
Rate and amount of each semi-annual dividend { 2 per cent., \$13,662 77 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 13,604 82 }	27,267 59
Number of accounts opened during the year ending Oct. 31, 1895,	284
Number of accounts closed during the year ending Oct. 31, 1895,	263
Total number of open accounts Oct. 31, 1895,	2,150
Total expenses of the corporation for the year ending Oct. 31, 1895 (ex- clusive of taxes),	4,701 92
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	128,096 89
Number of same,	1,519
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	128,211 52
Number of same,	1,271
Date of examination by commissioner: September 18.	

LEICESTER SAVINGS BANK — LEICESTER.

Incorporated April 17, 1869. Present number of corporators, 27.

LORY S. WATSON, *President.*

PARKMAN T. DENNY, *Treasurer.*

J. C. WATSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LORY S. WATSON,

DEXTER KNIGHT,

CHARLES A. DENNY,

JOHN N. MURDOCK,

THEODORE E. WOOLCOCK,

ALONZO B. DAVIDSON,

E. W. CONANT.

Open for business every business day, except Saturdays, 9 A.M. to 1 P.M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$215,000 00	Deposits,	\$563,345 71
Loans on public funds,	1,000 00	Guaranty fund,	19,756 58
Bank stock as per schedule,	44,976 19	Interest account,	15,019 33
Loans on bank stock,	1,000 00		
Railroad bonds as per schedule,	69,000 00		
Loans on real estate,	182,757 07		
Loans on personal security,	35,490 00		
Loans to counties, cities or towns (notes),	44,692 00		
Deposits in banks, on interest,	2,003 58		
Expense account,	332 76		
Premium account,	1,870 02		
	<u>\$598,121 62</u>		<u>\$598,121 62</u>

Cash on Deposit in Bank:—

Leicester National Bank, Leicester, \$2,003 58

Loan on Public Funds:—

On \$1,000 United States 4s, \$1,000 00

Loan on Bank Stock:—

On 12 shares Leicester National Bank, Leicester, \$1,000 00

Leicester Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 4s, . .	\$15,000	\$15,400 00	\$15,000 00
of Boston, Mass., 4s, . .	5,000	5,075 00	5,000 00
of Chelsea, Mass., 4s, . .	5,000	5,075 00	5,000 00
of Cleveland, Ohio, 4s, . .	5,000	5,150 00	5,000 00
of Columbus, Ohio, 4s, . .	10,000	10,100 00	10,000 00*
of Dayton, Ohio, 4s, . .	5,000	5,025 00	5,000 00*
of Dayton, Ohio, 6s, . .	5,000	5,100 00	5,000 00*
of Fall River, Mass., 6s, . .	1,000	1,090 00	1,000 00
of Kansas City, Mo., 4½s, . .	8,000	8,840 00	8,000 00
of Lawrence, Mass., 4s, . .	10,000	10,300 00	10,000 00
of Lynn, Mass., 4s, . .	9,000	9,510 00	9,000 00
of Lowell, Mass., 4s, . .	10,000	10,700 00	10,000 00
of Manchester, N. H., 6s, . .	1,000	1,150 00	1,000 00
of New Britain, Conn., 4s, . .	5,000	5,250 00	5,000 00
of Waltham, Mass., 4s, . .	12,000	12,540 00	12,000 00
of Waterbury, Conn., 4s, . .	5,000	5,050 00	5,000 00
of Worcester, Mass., 4½s, . .	4,000	4,360 00	4,000 00
Town of Beverly, Mass., 4s, . .	10,000	10,400 00	10,000 00
of Braintree, Mass., 4s, . .	5,000	5,250 00	5,000 00
of Clinton, Mass., 4s, . .	11,000	11,155 00	11,000 00
of Great Barrington, Mass., 4s, . .	5,000	5,250 00	5,000 00
of Holbrook, Mass., 4s, . .	10,000	10,450 00	10,000 00
of Leicester, Mass., 4s, . .	12,000	12,515 00	12,000 00
of No. Attleborough, Mass., 4s, . .	5,000	5,300 00	5,000 00
of Orange, Mass., 4s, . .	18,000	18,702 50	18,000 00
of Randolph, Mass., 4s, . .	24,000	25,140 00	24,000 00
	\$215,000	\$223,877 50	\$215,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Continental N'l Bank, Boston,	\$1,000	\$1,077 50	\$1,150 00
30	Eliot National Bank, Boston, .	3,000	3,900 00	3,610 00
25	Howard Nat'l Bank, Boston, .	2,500	2,350 00	2,635 00
15	Market Nat'l Bank, Boston, .	1,500	1,200 00	1,770 04
20	National Bank of the Common- wealth, Boston, . .	2,000	2,780 00	2,100 00
12	N'l B'k of No. America, Boston,	1,200	1,269 00	1,346 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,312 50	5,954 40
15	National Revere Bank, Boston,	1,500	1,350 00	1,925 00
20	Nat'l Webster Bank, Boston, .	2,000	2,080 00	2,000 00
20	North National Bank, Boston,	2,000	2,142 50	2,425 00

Leicester Savings Bank—Continued.

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	State National Bank, Boston, .	\$5,000	\$5,606 25	\$5,397 50
72½	Leicester N'l Bank, Leicester, .	7,250	10,875 00	9,298 75
11	Millbury N'l Bank, Millbury, .	1,100	1,100 00	1,314 50
5	Oxford Nat'l Bank, Oxford, .	500	525 00	525 00
25	Central N'l Bank, Worcester, .	2,500	3,625 00	3,525 00
		\$38,050	\$45,192 75	\$44,976 19

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$7,000	\$7,117 50	\$7,000 00
Boston & Maine R.R. 4s, . . .	20,000	20,800 00	20,000 00
Boston & Providence R.R. 4s, . . .	5,000	5,250 00	5,000 00
Eastern R.R. 6s,	3,000	3,600 00	3,000 00
Fitchburg R.R. 4s,	4,000	4,010 00	4,000 00
Fitchburg R.R. 4½s,	3,000	3,030 00	3,000 00
Fitchburg R.R. 5s,	3,000	3,120 00	3,000 00
Leeds & Farmington R.R. 6s, . . .	4,000	4,040 00	4,000 00
Old Colony R.R. 4s,	5,000	5,350 00	5,000 00
Upper Coos R.R. 4s,	5,000	4,900 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,700 00	10,000 00
	\$69,000	\$71,917 50	\$69,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,003 58	2 per cent.	\$23,500 00	4½ per cent.	\$1,800 00	5½ per cent.
50,422 00	4 “	150,960 00	5 “	38,257 07	6 “

Number of loans which are of an amount not exceeding \$3,000 each, 158

Aggregate amount of the same, \$161,439 07

Total number of loans upon real estate, 146

Gross amount of interest or profits received or earned, as per books,

during year ending Oct. 31, 1895, 25,840 04

Times for the dividends fixed by the by-laws: June 1 and December 1.

Leicester Savings Bank—Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$10,127 92 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 10,549 98 }	\$20,677 90
Number of accounts opened during the year ending Oct. 31, 1895, . . .	141
Number of accounts closed during the year ending Oct. 31, 1895, . . .	96
Total number of open accounts Oct. 31, 1895,	1,170
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	1,185 84
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	63,734 35
Number of same,	689
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	57,586 62
Number of same,	685
Date of examination by commissioner: April 4.	

LENOX SAVINGS BANK—LENOX.

Incorporated April 4, 1890. Present number of corporators, 9.

HENRY SEDGWICK *President.*

EDWARD McDONALD, *Treasurer.*

M. A. BROWN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS POST,

C. R. BOND,

HENRY SEDGWICK.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . . .	\$27,227 00	Deposits,	\$169,642 30
Loans on bank stock,	1,000 00	Guaranty fund,	1,324 78
Railroad bonds as per schedule,	5,000 00	Interest account,	1,003 53
Loans on real estate,	120,400 00	Profit and loss account,	1,044 60
Loans on personal security,	8,000 00		
Loans to counties, cities or towns (notes),	7,500 00		
Deposits in banks, not on interest,	1,912 85		
Expense account,	75 36		
Suspense account,	1,900 00		
	<u>\$173,015 21</u>		<u>\$173,015 21</u>

Cash on Deposit in Bank :—

Lenox National Bank, Lenox, \$1,912 85

Loans on Bank Stock, amount on each :—

On 5 shares Lenox National Bank, Lenox, \$500 00

On 5 shares Lenox National Bank, Lenox, 500 00

Lenox Savings Bank—Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
34	Lee National Bank, Lee, .	\$3,400	\$4,590 00	\$4,551 00
35	Lenox National Bank, Lenox, .	3,500	4,375 00	4,220 00
5	Palmer Nat'l Bank, Palmer, .	500	750 00	775 00
11	Agricultural N'l B'k, Pittsfield, .	1,100	2,860 00	2,671 00
13	Pittsfield N'l Bank, Pittsfield, .	1,300	2,080 00	2,080 00
10	Chapin N'l Bank, Springfield, .	1,000	1,300 00	1,550 00
12	Chicopee N'l B'k, Springfield, .	1,200	1,920 00	2,100 00
10	City Nat'l Bank, Springfield, .	1,000	1,470 00	1,550 00
9	John Hancock National Bank, Springfield,	900	1,008 00	1,170 00
10	Second N'l Bank, Springfield, .	1,000	1,350 00	1,550 00
12	Housatonic National Bank, Stockbridge,	1,200	1,800 00	2,010 00
10	Ware National Bank, Ware, .	1,000	1,050 00	1,200 00
18	Mechanics' N'l B'k, Worcester, .	1,800	1,800 00	1,800 00
		\$18,900	\$26,353 00	\$27,227 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$5,000	\$5,250 00	\$5,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,500 00	4 per cent.	\$78,100 00	5 per cent.	\$51,300 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, . 34
 Aggregate amount of the same, \$41,700 00
 Total number of loans upon real estate, 44
 Amount of investments from which no income is received, 1,900 00
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1895, 7,987 40
 Times for the dividends fixed by the by-laws: first Tuesday in January
 and July.

Lenox Savings Bank—Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$3,059 38 }	
during the year ending Oct. 31, 1895, . . . { 2 per cent., 3,072 66 }	\$6,132 04
Number of accounts opened during the year ending Oct. 31, 1895, . . .	103
Number of accounts closed during the year ending Oct. 31, 1895, . . .	85
Total number of open accounts Oct. 31, 1895,	571
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	390 26
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	40,179 79
Number of same,	678
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	40,596 33
Number of same,	385
Date of examination by commissioner: September 17.	

LEOMINSTER SAVINGS BANK—LEOMINSTER.

Incorporated March 16, 1865. Present number of corporators, 35.

J. G. TENNEY, *President.*

A. L. BURDITT, *Treasurer.*

A. L. BURDITT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HAMILTON MAYO,

A. L. BURDITT,

CHAS. C. BOYDEN,

CLESSON KENNEY,

D. C. NICKERSON.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 1 to 3 P.M.;
Saturdays, close at 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . .	\$101,000 00	Deposits,	\$943,077 85
Bank stock as per schedule, . .	62,710 00	Guaranty fund, . .	44,000 00
Loans on bank stock,	5,700 00	Interest account, .	27,962 93
Railroad bonds as per schedule, .	29,500 00		
Real estate (for banking purposes),	24,000 00		
Loans on real estate,	564,572 15		
Loans on personal security, . .	129,310 00		
Loans to counties, cities or towns (notes),	58,500 00		
Loans on depositors' books, . .	632 00		
Deposits in banks, on interest, .	38,756 01		
Cash on hand,	360 62		
	<u>\$1,015,040 78</u>		<u>\$1,015,040 78</u>

Cash on Deposit in Bank :—

Leominster National Bank, Leominster, \$38,756 01

Loans on Bank Stock, amount on each :—

On 45 shares Leominster National Bank, Leominster, \$3,700 00
On 25 shares Central National Bank, Lynn, 2,000 00

Leominster Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . .	\$8,000	\$8,240 00	\$8,000 00
of Chicago, Ill., 4s, . . .	25,000	26,000 00	25,000 00*
of Fall River, Mass., 4s, . .	11,000	11,165 00	11,000 00
of Meriden, Conn., 4s, . . .	10,000	10,200 00	10,000 00
of Quincy, Mass., 4s, . . .	10,000	10,400 00	10,000 00
Town of Leominster, Mass., 4s, .	21,000	21,315 00	21,000 00
of Peabody, Mass., 4s, . . .	6,000	6,330 00	6,000 00
of Reading, Mass., 4s, . . .	10,000	10,450 00	10,000 00
	\$101,000	\$104,100 00	\$101,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	Blackstone N'l Bank, Boston,	\$300	\$300 00	\$285 00
62	Boston National Bank, Boston,	6,200	6,200 00	5,890 00
15	Boylston Nat'l Bank, Boston, .	1,500	1,980 00	1,500 00
27	Central Nat'l Bank, Boston, . .	2,700	3,510 00	2,700 00
20	Continental Nat'l B'k, Boston,	2,000	2,140 00	2,000 00
25	Eliot Nat'l Bank, Boston, . . .	2,500	3,250 00	2,500 00
34	Everett Nat'l Bank, Boston, . .	3,400	2,992 00	2,890 00
61	Globe National Bank, Boston,	6,100	5,185 00	5,480 00
10	Market Nat'l Bank, Boston, . .	1,000	800 00	850 00
9	N'l B'k of Commerce, Boston,	900	1,000 00	900 00
20	National Bank of the Com- monwealth, Boston, . . .	2,000	2,760 00	2,000 00
30	N'l B'k of No. America, Boston,	3,000	3,180 00	3,000 00
17	National Eagle Bank, Boston,	1,700	1,394 00	1,445 00
50	Nat'l Webster Bank, Boston, . .	5,000	5,250 00	5,000 00
2	Shoe & Leather N'l B'k, Boston,	200	180 00	170 00
1	Winthrop N'l Bank, Boston, . .	100	131 00	100 00
80	Safety Fund N'l B'k, Fitchburg,	8,000	8,800 00	8,000 00
160	Leominster National Bank, Leominster,	16,000	16,800 00	16,000 00
20	Crocker N'l B'k, Turner's Falls,	2,000	2,400 00	2,000 00
		\$64,600	\$68,252 00	\$62,710 00

Leominster Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$15,000	\$15,600 00	\$15,000 00
Fitchburg R R. 4s,	10,000	10,050 00	9,500 00
Fitchburg R.R. 5s,	5,000	5,500 00	5,000 00
	\$30,000	\$31,150 00	\$29,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$38,756 01	1½ per cent.	\$435,490 00	5 per cent.	\$217,414 15	6 per cent.
58,500 00	4 "	47,310 00	5½ "		

Amount invested in real estate for banking purposes,	\$24,000 00
Estimated value of the same,	24,000 00
Assessed value of the same,	17,500 00
Net income received from same during year ending Oct. 31, 1895,	1,117 35
Number of loans which are of an amount not exceeding \$3,000 each, 412	
Aggregate amount of the same,	382,200 78
Total number of loans upon real estate,	419
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	48,207 56
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$16,616 06 }	33,939 28
during the year ending Oct. 31, 1895, . . . { 2 per cent., 17,323 22 }	
Number of accounts opened during the year ending Oct. 31, 1895,	597
Number of accounts closed during the year ending Oct. 31, 1895,	359
Total number of open accounts Oct. 31, 1895,	3,263
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	2,183 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	208,749 79
Number of same,	2,746
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	160,785 19
Number of same,	2,063
Date of examination by commissioner: March 21.	

LEXINGTON SAVINGS BANK—LEXINGTON.

Incorporated March 11, 1871. Present number of corporators, 38.

BRADLEY C. WHITCHER, *President*.

JAMES E. CRONE, *Treasurer*.

AUGUSTUS E. SCOTT, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

LEONARD A. SAVILLE,

WALTER WELLINGTON,

LYMAN LAWRENCE,

EDWIN S. SPAULDING,

BRADLEY C. WHITCHER.

Open for business Wednesdays, 3.30 to 6 P.M.; Saturdays, 3.30 to 7 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$20,000 00	Deposits, . . .	\$344,428 54
Loans on public funds, . . .	25,000 00	Guaranty fund, . .	10,999 28
Loans on bank stock, . . .	2,000 00	Interest account, .	4,106 04
Railroad bonds as per schedule, .	39,500 00	Profit and loss account, . . .	2,582 50
Loans on railroad bonds, . . .	2,000 00		
Real estate (for banking purposes),	6,532 52		
Real estate by foreclosure, . . .	1,467 25		
Loans on real estate,	210,361 15		
Loans on personal security, . . .	38,375 00		
Deposits in banks, on interest, .	14,952 66		
Expense account,	54 74		
Cash on hand,	1,873 04		
	<hr/>		<hr/>
	\$362,116 36		\$362,116 36

Cash on Deposit in Bank : —

Fourth National Bank, Boston, \$14,952 66

Loan on Public Funds : —

On \$5,000 City of Rutland, Vt., 4s,	}	\$25,000 00
On \$8,000 City of Providence, R. I., 4s,		
On \$12,000 City of Milwaukee, Wis., 5s,		

Loan on Bank Stock : —

On 15 shares Merchants' National Bank, Boston,	}	\$2,000 00
On 10 shares National Bank of North America, Boston,		

Loan on Railroad Bonds : —

On \$2,000 Eastern R.R. 6s, \$2,000 00

Lexington Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 5s, . . .	\$5,000	\$5,450 00	\$5,000 00
of Concord, N. H., 4s, . . .	5,000	5,300 00	5,000 00
of Milwaukee, Wis., 5s, . . .	5,000	5,600 00	5,000 00
County of Aroostook, Me., 4½s, . .	5,000	5,325 00	5,000 00*
	\$20,000	\$21,675 00	\$20,000 00

* A legal investment when made.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$6,000	\$6,180 00	\$6,000 00
Boston & Maine R.R. 4½s, . . .	10,000	11,500 00	10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	2,000	2,060 00	2,000 00
Cheshire R.R. 6s, . . .	1,000	1,050 00	1,000 00
Concord & Montreal R.R. 4s, . . .	5,000	5,200 00	5,000 00
Conn & Passumpsic Rivers R.R. 4s,	5,000	5,225 00	5,000 00
Lowell & Lawrence R.R. 6s, . . .	2,000	2,070 00	2,000 00
Maine Central R.R. 4½s, . . .	3,500	3,710 00	3,500 00
Portland & Ogdensburg R.R. 6s, . .	5,000	5,425 00	5,000 00
	\$39,500	\$42,420 00	\$39,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$14,952 66	3 per cent.	\$10,000 00	4½ per cent.	\$10,000 00	5½ per cent.
25,000 00	4 “	27,400 00	5 “	195,336 15	6 “
10,000 00	4½ “				

Amount invested in real estate for banking purposes,	\$6,532 52
Estimated value of the same,	6,532 52
Assessed value of the same,	5,300 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	1,467 25
Assessed value of the same,	1,300 00
Number of loans which are of an amount not exceeding \$3,000 each,	79
Aggregate amount of the same,	141,061 15
Total number of loans upon real estate,	97

Lexington Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	\$18,045 33
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { $2\frac{1}{2}$ per cent., \$7,365 24 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 6,248 82 }	13,614 06
Number of accounts opened during the year ending Oct. 31, 1895, . . .	162
Number of accounts closed during the year ending Oct. 31, 1895, . . .	89
Total number of open accounts Oct. 31, 1895,	1,184
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	911 83
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	78,962 07
Number of same,	1,111
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	56,818 59
Number of same,	721
Date of examination by commissioner: January 14.	

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

Incorporated April 12, 1854. Present number of corporators, 60.

WILLIAM S. SOUTHWORTH, *President.*

AUSTIN K. CHADWICK, *Treasurer.*

AUSTIN K. CHADWICK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEO. F. PENNIMAN,

JOHN H. McALVIN,

GEORGE S. CHENEY,

ALBION C. TAYLOR,

ARTHUR STAPLES,

AUSTIN K. CHADWICK.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . . .	\$186,320 00	Deposits,	\$1,737,294 99
Loans on bank stock,	15,000 00	Guaranty fund,	73,000 00
Railroad bonds as per schedule, . . .	75,000 00	Profit and loss account,	61,758 71
Real estate (for banking purposes),	65,000 00		
Real estate by foreclosure,	3,000 00		
Loans on real estate,	945,007 67		
Loans on personal security,	556,750 00		
Deposits in banks, on interest, . . .	24,351 51		
Suspense account,	474 78		
Cash on hand,	1,149 74		
	<u>\$1,872,053 70</u>		<u>\$1,872,053 70</u>

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	\$40 23
Appleton National Bank, Lowell,	5,000 00
Prescott National Bank, Lowell,	14,311 28
Middlesex Safe Deposit and Trust Company, Lowell,	5,000 00

Loans on Bank Stock, amount on each:—

On 23 shares Prescott National Bank, Lowell,	} \$2,600 00
On 7 shares Old Lowell National Bank, Lowell,	
On 14 shares Appleton National Bank, Lowell,	
On 34 shares Rollstone National Bank, Fitchburg,	2,000 00
On 10 shares Railroad National Bank, Lowell,	400 00

Lowell Five Cents Savings Bank—Continued.

On 3 shares Old Lowell National Bank, Lowell,	}	\$2,200 00
On 15 shares First National Bank, Lowell,		
On 15 shares Railroad National Bank, Lowell,		
On 44 shares Merchants' National Bank, Lowell,	}	7,800 00
On 9 shares Prescott National Bank, Lowell,		
On 25 shares Railroad National Bank, Lowell,		

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
44	Atlas National Bank, Boston, .	\$4,400	\$5,412 00	\$4,400 00
33	Blackstone N'l Bank, Boston, .	3,300	3,300 00	3,300 00
40	Boston Nat'l Bank, Boston, .	4,000	4,000 00	4,000 00
52	Boylston Nat'l Bank, Boston, .	5,200	6,812 00	5,200 00
70	Continental N'l Bank, Boston, .	7,000	7,560 00	7,000 00
50	Eliot National Bank, Boston, .	5,000	6,500 00	5,000 00
20	Everett Nat'l Bank, Boston, .	2,000	1,700 00	2,000 00
5	Faneuil Hall N'l Bank, Boston, .	500	665 00	500 00
50	Freeman's Nat'l Bank, Boston, .	5,000	4,500 00	5,000 00
60	Globe Nat'l Bank, Boston, .	6,000	5,100 00	6,000 00
50	Hamilton Nat'l Bank, Boston, .	5,000	5,350 00	5,000 00
20	Howard Nat'l Bank, Boston, .	2,000	1,880 00	2,000 00
40	Lincoln Nat'l Bank, Boston, .	4,000	3,120 00	4,000 00
10	Merchants' N'l B'k, Boston, .	1,000	1,600 00	1,000 00
40	N'l B'k of Commerce, Boston, .	4,000	4,440 00	4,000 00
20	National B'k of the Common- wealth, Boston, .	2,000	2,780 00	2,000 00
90	N'l B'k of No. America, Boston, .	9,000	9,540 00	9,000 00
100	N'l B'k of Redemption, Boston, .	10,000	12,100 00	10,000 00
10	N'l B'k of the Republic, Boston, .	1,000	1,520 00	1,000 00
50	National City Bank, Boston, .	5,000	4,050 00	5,000 00
30	Nat'l Eagle Bank, Boston, .	3,000	2,460 00	3,000 00
17	Nat'l Exchange Bank, Boston, .	1,700	2,125 00	1,700 00
51	N'l Hide & Leather B'k, Boston, .	5,100	5,406 00	5,100 00
27	National Revere Bank, Boston, .	2,700	2,430 00	2,700 00
40	Nat'l Union Bank, Boston, .	4,000	5,400 00	4,000 00
5	North National Bank, Boston, .	500	535 00	500 00
25	Second N'l Bank, Boston, .	2,500	4,450 00	2,500 00
5	Shawmut Nat'l Bank, Boston, .	500	545 00	500 00
60	Shoe & Leather N'l B'k, Boston, .	6,000	5,400 00	6,000 00
20	State National Bank, Boston, .	2,000	2,240 00	2,000 00
92	Suffolk Nat'l Bank, Boston, .	9,200	9,568 00	9,200 00
71	Tremont Nat'l Bank, Boston, .	7,100	6,319 00	7,100 00
20	Washington N'l Bank, Boston, .	2,000	2,160 00	2,000 00
85	First National Bank, Lowell, .	8,500	14,450 00	11,305 00
35	Merchants' N'l Bank, Lowell, .	3,500	5,250 00	3,500 00
100	Old Lowell N'l Bank, Lowell, .	10,000	12,200 00	12,075 00
135	Prescott National B'k, Lowell, .	13,500	19,845 00	16,740 00
78	Railroad Nat'l Bank, Lowell, .	7,800	10,140 00	9,000 00
20	Wamesit National B'k, Lowell, .	2,000	2,640 00	2,000 00
		\$177,000	\$205,492 00	\$186,320 00

Lowell Five Cents Savings Bank—Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$21,000 00	\$20,000 00
Fitchburg R.R. 5s, . . .	40,000	43,100 00	40,000 00
Maine Central R.R. 4½s, . . .	15,000	16,050 00	15,000 00
	\$75,000	\$80,150 00	\$75,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$40 23	2 per cent.	\$277,500 00	4½ per cent.	\$13,500 00	5½ per cent.
24,311 28	3 “	22,800 00	4¾ “	73,991 00	6 “
199,000 00	4 “	779,966 67	5 “	5,000 00	6½ “
140,000 00	4½ “	5,000 00	5½ “		“

Amount invested in real estate for banking purposes,	\$65,000 00
Estimated value of the same,	65,000 00
Assessed value of the same,	56,420 00
Net income received from same during year ending Oct. 31, 1895, . . .	729 55
Value, by books, of other real estate held or owned by foreclosure or otherwise,	3,000 00
Assessed value of the same,	5,700 00
Net income received from same during year ending Oct. 31, 1895, . . .	229 32
Number of loans which are of an amount not exceeding \$3,000 each, 266	
Aggregate amount of the same,	372,207 67
Total number of loans upon real estate,	315
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	79,096 65
Times for the dividends fixed by the by-laws: first Saturday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$30,181 83 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 32,884 84 }	63,066 67
Number of accounts opened during the year ending Oct. 31, 1895, . . .	2,445
Number of accounts closed during the year ending Oct. 31, 1895, . . .	1,512
Total number of open accounts Oct. 31, 1895,	8,256
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	6,196 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	379,430 88
Number of same,	12,166
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	274,741 45
Number of same,	4,936
Date of examination by commissioner: June 14.	

LOWELL INSTITUTION FOR SAVINGS — LOWELL.

Incorporated Feb. 20, 1829. Present number of corporators, 50.

A. ST. JOHN CHAMBRE, *President.*

GEORGE J. CARNEY, *Treasurer.*

GEORGE J. CARNEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE S. MOTLEY,

FREDERICK TAYLOR,

JAMES W. B. SHAW,

GEORGE J. CARNEY,

JOHN J. COLTON.

Open for business every business day for deposits, 9 A.M. to 2 P.M., and Saturdays, 7 to 9 P.M.; for payments, Tuesday, Thursday, Saturday, 9 A.M. to 2 P.M.; and Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$65,000 00	Deposits,	\$4,596,212 13
Bank stock as per schedule,	173,200 00	Guaranty fund,	225,815 00
Loans on bank stock,	10,250 00	Profit and loss account,	29,185 74
Real estate (for banking purposes),	20,334 06	Suspense account,	89,284 01
Loans on real estate,	1,916,617 00		
Loans on personal security,	1,102,050 00		
Loans to counties, cities or towns (notes),	1,366,120 00		
Deposits in banks, on interest,	283,825 82		
Reconstruction,	3,100 00		
	<hr/>		<hr/>
	\$4,940,496 88		\$4,940,496 88

Cash on Deposit in Banks, amount in each :—

First National Bank, Lowell,	\$25,000 00
Merchants' National Bank, Lowell,	183,825 82*
Wamesit National Bank, Lowell,	75,000 00

Loans on Bank Stock, amount on each :—

On 10 shares Merchants' National Bank, Lowell,	\$400 00
On 140 shares Wamesit National Bank, Lowell,	9,000 00
On 5 shares Railroad National Bank, Lowell,	200 00
On 16 shares Prescott National Bank, Lowell,	650 00

* This amount has since been reduced within the legal limit.

Lowell Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 5s, . . .	\$65,000	\$65,000 00	\$65,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
142	Columbian N'l Bank, Boston, .	\$14,200	\$14,200 00	\$14,200 00
344	Merchants' N'l Bank, Boston, .	34,400	55,814 00	34,400 00
174	National Eagle Bank, Boston,	17,400	14,398 50	17,400 00
161	New England N'l B'k, Boston,	16,100	25,639 25	16,100 00
473	Second Nat'l Bank, Boston, .	47,300	85,376 50	47,300 00
160	First National Bank, Lowell, .	16,000	28,000 00	16,000 00
107	Merchants' N'l Bank, Lowell, .	10,700	16,050 00	10,700 00
171	Railroad Nat'l Bank, Lowell, .	17,100	22,572 00	17,100 00
		\$173,200	\$262,050 25	\$173,200 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$183,825 82	2 per cent.	\$250,000 00	3 $\frac{3}{4}$ per cent.	\$657,480 00	4 $\frac{1}{2}$ per cent.
75,000 00	2 $\frac{1}{2}$ "	54,000 00	3 $\frac{1}{2}$ "	210,000 00	4 $\frac{3}{4}$ "
50,000 00	2 $\frac{5}{8}$ "	1,533,920 00	4 "	1,042,245 00	5 "
34,000 00	3 "	75,000 00	4 $\frac{1}{2}$ "	12,000 00	5 $\frac{1}{2}$ "
443,200 00	3 $\frac{1}{2}$ "	25,000 00	4 $\frac{1}{4}$ "	11,192 00	6 "
22,000 00	3 $\frac{5}{8}$ "				

Amount invested in real estate for banking purposes, \$20,334 06
 Estimated value of the same, 20,334 06
 Assessed value of the same, 42,350 00
 Net income received from same during year ending Oct. 31, 1895, . . 1,282 05
 Number of loans which are of an amount not exceeding \$3,000 each, . 112
 Aggregate amount of the same, 178,812 00
 Total number of loans upon real estate, 188
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1895, 205,516 67
 Times for the dividends fixed by the by-laws: first Saturday in May and
 November.

Lowell Institution for Savings — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$84,268 39 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 86,103 21 }	\$170,371 60
Number of accounts opened during the year ending Oct. 31, 1895,	1,792
Number of accounts closed during the year ending Oct. 31, 1895,	1,458
Total number of open accounts Oct. 31, 1895,	11,543
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	12,891 49
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	691,099 00
Number of same,	11,566
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	664,374 86
Number of same,	10,676
Date of examination by commissioner: April 15.	

LUDLOW SAVINGS BANK—LUDLOW.

Incorporated Feb. 23, 1888. Present number of corporators, 40.

GEORGE D. GREEN, *President.*

GEORGE A. BIRNIE, *Treasurer.*

GEORGE A. BIRNIE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE D. GREEN,

W. S. COLWELL,

E. E. FULLER,

A. H. HOLFORD.

M. H. LYONS.

Open for business every business day, 10 A.M. to 12 M.; 1 to 3 P.M.; also Wednesdays and Fridays, 7.30 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$1,100 00	Deposits,	\$61,093 40
Railroad bonds as per schedule,	4,246 50	Guaranty fund,	610 61
Loans on real estate,	41,580 00	Interest account,	68 91
Loans on personal security,	7,170 00		
Loans to counties, cities or towns (notes),	3,500 00		
Deposits in banks, on interest,	3,576 58		
Expense account,	63 43		
Insurance account,	25 00		
Safe and furniture,	70 00		
Cash on hand,	441 41		
	<hr/>		<hr/>
	\$61,772 92		\$61,772 92

Cash on Deposit in Banks, amount in each:—

Pyncheon National Bank, Springfield,	\$551 24
Springfield Safe Deposit and Trust Company, Springfield,	600 97
Springfield National Bank, Springfield,	2,424 37

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	City National Bank, Holyoke,	\$1,000	\$1,150 00	\$1,100 00

Ludlow Savings Bank — Concluded.*Detailed Statement of Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Connecticut River R.R. 4s, . . .	\$1,000	\$1,070 00	\$1,000 00
Fitchburg R.R. 5s,	2,000	2,100 00	2,102 50
Leeds & Farnington R.R. 6s, . . .	1,000	1,013 75	1,144 00
	\$4,000	\$4,183 75	\$4,246 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,576 58 19,500 00	4 5 per cent. “	\$9,600 00	5½ per cent.	\$23,150 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each,	82	
Aggregate amount of the same,		\$52,250 00
Total number of loans upon real estate,	51	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		3,038 68
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$1,024 75 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 1,090 29 }		2,115 04
Number of accounts opened during the year ending Oct. 31, 1895,	163	
Number of accounts closed during the year ending Oct. 31, 1895,	105	
Total number of open accounts Oct. 31, 1895,	531	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		662 34
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		27,841 61
Number of same,	1,215	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		22,432 99
Number of same,	390	
Date of examination by commissioner: August 21.		

3209
260

350

LYNN FIVE CENTS SAVINGS BANK—LYNN.

Incorporated May 15, 1855. Present number of corporators, 72.

ROLLIN E. HARMON, *President.*

HENRY E. NEWHALL, *Treasurer.*

HENRY E. NEWHALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROLLIN E. HARMON,

HENRY A. PEVEAR,

JAMES S. NEWHALL,

CHARLES H. NEWHALL,

RUFUS KIMBALL.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 3 to 6 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$302,572 50	Deposits,	\$3,209,316 18
Loans on public funds, . . .	910,050 00	Guaranty fund, . .	158,000 00
Bank stock as per schedule, .	180,197 97	Profit and loss account,	102,016 94
Loans on bank stock,	18,200 00	Payments on mortgages held as collateral,	100 00
Railroad bonds as per schedule, .	43,000 00		
Loans on railroad bonds, . . .	117,000 00		
Real estate (for banking purposes),	33,603 75		
Real estate by foreclosure, . .	1,642 05		
Loans on real estate,	1,147,019 81		
Loans on personal security, . .	516,350 00		
Loans to counties, cities or towns (notes),	45,000 00		
Deposits in banks, on interest, .	132,837 82		
Expense account,	3,429 03		
Cash on hand,	18,530 19		
	<u>\$3,469,433 12</u>		<u>\$3,469,433 12</u>

Cash on Deposit in Banks, amount in each :—

Market National Bank, Boston,	\$69,272 58
Merchants' National Bank, Boston,	830 12
National Bank of the Republic, Boston,	25,114 95
National City Bank, Lynn,	12,620 17
National Security Bank, Lynn,	25,000 00

Lynn Five Cents Savings Bank — Continued.

Loans on Public Funds, amount on each : —

On \$23,000 Kansas City, Mo., 4½s,	}	\$50,000 00
On \$22,000 Medford, Mass., 4s,		
On \$5,000 United States 4s,		
On \$50,000 Waterbury, Conn., 4s,	}	50,000 00
On \$24,000 Woburn, Mass., 4s,		
On \$33,000 New Britain, Conn., 4s,		
On \$25,000 Natick, Mass., 4s,	}	258,000 00
On \$5,000 Marlborough, Mass., 4s,		
On \$141,000 Boston, Mass., 4s,		
On \$5,000 West Springfield, Mass., 4s,	}	85,400 00
On \$7,125 Taunton, Mass., 4s,		
On \$6,000 Boston, Mass., 5s,		
On \$15,000 Portland, Me., 6s,	}	100,000 00
On \$10,000 Sioux City, Iowa, 4½s,		
On \$11,000 Sioux City, Iowa, 6s,		
On \$6,000 Haverhill, Mass., 4s,	}	19,000 00
On \$2,000 Woburn, Mass., 4s,		
On \$2,000 Hull, Mass., 5s,		
On \$29,202 Hull, Mass., 4s,	}	25,000 00
On \$18,000 Brockton, Mass., 4s,		
On \$8,000 Foxborough, Mass., 4s,		
On \$10,000 Malden, Mass., 4s,	}	125,000 00
On \$25,000 Gloucester, Mass., 4s,		
On \$65,000 Cambridge, Mass., 4s,		
On \$10,000 Milwaukee, Wis., 5s,	}	140,650 00
On \$18,000 Brockton, Mass., 4s,		
On \$2,400 Dighton, Mass., note, 5½s,		
On \$26,000 Terre Haute, Ind., 4s,	}	19,000 00
On \$125,000 Kansas City, Mo., 4½s,		
On \$1,955 61 Quincy, Mass., 4s,		
On \$2,000 Malden, Mass., 4s,	}	5,400 00
On \$103,000 Medford, Mass., 4s,		
On \$29,000 Holyoke, Mass., 4s,		
On \$2,000 Middlesex County 4s,	}	100 00
On \$7,350 Cleveland, Ohio, 5s,		
On \$14,000 Boston, Mass., 4s,		
On \$5,000 Minneapolis, Minn., 4½s,	}	38,000 00
On \$26,000 South Norwalk, Conn., 4s,		
On \$12,000 Minneapolis, Minn., 4s,		

Loans on Bank Stock, amount on each : —

On 16 shares National City Bank, Lynn,	}	\$1,600 00
On 100 shares National City Bank, Lynn,		
On 20 shares National Exchange Bank, Boston,		
On 10 shares Security Safe Deposit & Trust Company, Lynn,	}	800 00
On 60 shares Security Safe Deposit & Trust Company, Lynn,		
On 5 shares Lynn National Bank, Lynn,		
On 2 shares First National Bank, Lynn,	}	100 00
On 10 shares Manufacturers' National Bank, Lynn,		
On 2 shares Railroad National Bank, Lowell,		

Lynn Five Cents Savings Bank — Continued.

Loans on Railroad Bonds, amount on each:—

On \$36,000 Boston & Maine R.R. 4s,	}	\$92,000 00
On \$5,500 Eastern R.R. 6s,		
On \$45,000 Old Colony R.R. 4s,		
On \$5,000 Boston, Concord & Montreal R.R. 6s,		
On \$5,000 Boston, Concord & Montreal R.R. 4s,		
On \$2,000 Old Colony R.R. 4½s,		2,000 00
On \$11,000 Boston & Albany R.R. 4s,		10,000 00
On \$1,000 Fitchburg R.R. 4s,		1,000 00
On \$13,000 Old Colony R.R. 4s,		12,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 3½s,	\$10,000	\$10,000 00	\$9,862 50
of Chicago, Ill., 4s,	25,000	26,000 00	25,000 00*
of Chicago, Ill., 7s,	1,000	1,080 00	1,000 00*
of Cleveland, Ohio, 5s,	57,210	58,323 00	57,210 00
of Cleveland, Ohio, 7s,	1,000	1,020 00	1,000 00
of Fort Wayne, Ind., 6s,	15,000	16,050 00	15,000 00
of Grand Rapids, Mich., 4s,	5,000	5,200 00	5,000 00
of Grand Rapids, Mich., 5s,	25,000	25,000 00	25,000 00
of Lynn, Mass., 4s,	12,000	12,240 00	12,000 00
of Manchester, N. H., 4s,	1,000	1,040 00	1,000 00
of Milwaukee, Wis., 5s,	24,500	25,800 00	24,500 00
of Newton, Mass., 5s,	5,000	5,600 00	5,000 00
of Pawtucket, R. I., 5s,	5,000	5,150 00	5,000 00*
of Peoria, Ill., 4½s,	10,000	10,700 00	10,000 00
of Rockford, Ill., 4½s,	21,000	22,270 00	21,000 00
Town of Brookline, Mass., 7s,	10,000	10,650 00	10,000 00
of Framingham, Mass., 4s,	10,000	10,300 00	10,000 00
District of Columbia 7s,	15,000	17,850 00	15,000 00
United States 5s,	50,000	57,312 00	50,000 00
	\$302,710	\$321,585 00	\$302,572 50

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
37	Blackstone N'l Bank, Boston, .	\$3,700	\$3,700 00	\$3,700 00
14	Boylston N'l Bank, Boston, .	1,400	1,834 00	1,400 00
17	Columbian N'l Bank, Boston, .	1,700	1,700 00	1,700 00
154	Continental N'l Bank, Boston, .	15,400	16,632 00	17,116 50
25	Freeman's N'l Bank, Boston, .	2,500	2,250 00	2,250 00

Lynn Five Cents Savings Bank—Continued.*Detailed Statement of Bank Stocks*—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
88	Globe National Bank, Boston,	\$8,800	\$7,480 00	\$7,920 00
26	N'l B'k of No. America, Boston,	2,600	2,782 00	2,418 00
253	N'l B'k of Redemption, Boston,	25,300	30,613 00	30,000 00
42	N'l B'k of the Republic, Boston,	4,200	6,384 00	4,200 00
23	Nat'l Exchange Bank, Boston,	2,300	2,875 00	2,957 50
7	N'l Hide & Leather B'k, Boston,	700	742 00	682 50
69	Nat'l Revere Bank, Boston, .	6,900	6,417 00	6,900 00
127	National Union Bank, Boston,	12,700	17,145 00	15,500 00
30	North National Bank, Boston,	3,000	3,150 00	3,000 00
15	Shoe & Leather N'l B'k, Boston,	1,500	1,365 00	1,500 00
127	Tremont Nat'l Bank, Boston, .	12,700	11,303 00	12,700 00
30	Winthrop N'l Bank, Boston, .	3,000	3,930 00	3,000 00
50	Georgetown National Bank, Georgetown,	5,000	5,250 00	5,000 00
93	Central National Bank, Lynn,	9,300	13,950 00	11,863 97
61	First National Bank, Lynn, .	6,100	8,540 00	6,850 00
276	National City Bank, Lynn, .	27,600	49,680 00	39,539 50
		\$156,400	\$197,722 00	\$180,197 97

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	\$11,000	\$11,330 00	\$11,000 00
Fitchburg R.R. 5s,	9,000	9,390 00	9,000 00
Fitchburg R.R. 6s,	7,000	7,210 00	7,000 00
Old Colony R.R. 6s,	6,000	6,180 00	6,000 00
Portland & Ogdensburg R.R. 6s, .	10,000	10,900 00	10,000 00
		\$43,000	\$45,010 00
			\$43,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$830 12	1½ per cent.	\$847,050 00	4 per cent.	\$130,882 00	5 per cent.
25,114 95	2 "	197,500 00	4½ "	4,500 00	5½ "
12,620 17	2½ "	130,000 00	4¾ "	1,006,074 81	5½ "
69,272 58	3 "	30,000 00	4¾ "	21,813 00	6 "
206,400 00	3½ "	4,000 00	4½ "	400 00	6½ "
200,000 00	3¾ "				

Lynn Five Cents Savings Bank—Concluded.

Amount invested in real estate for banking purposes,	\$33,603 75
Estimated value of the same,	34,000 00
Assessed value of the same,	32,100 00
Net income received from same during year ending Oct. 31, 1895,	1,725 02
Value, by books, of other real estate held or owned by foreclosure or otherwise,	1,642 05
Assessed value of the same,	12,500 00
Number of loans which are of an amount not exceeding \$3,000 each,	917
Aggregate amount of the same,	827,071 81
Total number of loans upon real estate,	965
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	156,636 36
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$54,565 18 } during the year ending Oct. 31, 1895, { 2 per cent., 58,540 66 }	113,105 84
Rate and amount of any extra dividend paid during the year ending Oct. 31, 1895, 4 per cent.,	98,149 03
Number of accounts opened during the year ending Oct. 31, 1895,	3,319
Number of accounts closed during the year ending Oct. 31, 1895,	2,256
Total number of open accounts Oct. 31, 1895,	17,577
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	9,433 75
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	756,840 63
Number of same,	21,442
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	648,757 11
Number of same,	15,144
Date of examination by commissioner: April 10.	

113,105
9453
-22,559

156
158
158

355
262
93

266
266

332
332
332

LYNN INSTITUTION FOR SAVINGS—LYNN.

Incorporated June 20, 1826. Present number of corporators, 60.

PHILIP A. CHASE, *President.*

D. H. SWEETSER, *Treasurer.*

D. H. SWEETSER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

PHILIP A. CHASE,

AMOS F. BREED,

WILLIAM BASSETT,

JOSEPH B. BREED.

Open for business every business day, 9 A.M. to 1 P.M.; and Saturday, 2.30 to 5.30 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$878,379 86	Deposits,	\$3,751,338 25
Bank stock as per schedule, .	190,900 00	Guaranty fund, . .	180,000 00
Loans on bank stock,	12,700 00	Profit and loss account,	197,094 88
Railroad bonds as per schedule, .	209,500 00		
Loans on railroad stock,	50,900 00		
Real estate (for banking purposes),	30,000 00		
Loans on real estate,	1,466,479 00		
Loans on personal security, . .	1,018,153 00		
Loans to counties, cities or towns (notes),	163,700 00		
Deposits in banks, on interest, .	86,250 01		
Cash on hand,	22,371 26		
	\$4,128,433 13		\$4,128,433 13

Cash on Deposit in Banks, amount in each:—

First National Bank, Lynn,	\$46,250 01
National City Bank, Lynn,	15,000 00
Security National Bank, Lynn,	25,000 00

Loans on Bank Stock, amount on each:—

On 20 shares First National Bank, Lynn,	\$2,000 00
On 30 shares First National Bank, Lynn,	3,000 00
On 70 shares Fourth National Bank, Boston,	6,500 00
On 10 shares Lynn Safe Deposit and Trust Company, Lynn,	1,000 00
On 2 shares Central National Bank, Boston,	200 00

Lynn Institution for Savings — Continued.

Loan on Railroad Stock:—

On 500 shares Boston & Maine R.R., \$50,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 3½s, . . .	\$10,000 00	\$10,000 00	\$10,000 00
of Boston, Mass., 4s, . . .	68,000 00	74,320 00	68,000 00
of Boston, Mass., 6s, . . .	6,000 00	7,020 00	6,000 00
of Brockton, Mass., 4s, . . .	16,500 00	16,500 00	16,500 00
of Cambridge, Mass., 4s, . . .	30,000 00	32,700 00	30,000 00
of Cambridge, Mass., 6s, . . .	10,000 00	11,600 00	10,000 00
of Chicago, Ill., 4s, . . .	50,000 00	52,000 00	50,000 00*
of Cleveland, Ohio, 4s, . . .	3,000 00	3,045 00	3,000 00
of Cleveland, Ohio, 5s, . . .	30,630 00	31,089 00	30,630 00
of Cleveland, Ohio, 6s, . . .	2,000 00	2,030 00	2,000 00
of Columbus, Ohio, 4s, . . .	10,000 00	10,000 00	10,000 00*
of Dayton, Ohio, 4s, . . .	25,000 00	25,000 00	25,000 00*
of Detroit, Mich., 4s, . . .	80,449 86	80,449 86	80,449 86
of Detroit, Mich., 7s, . . .	20,000 00	23,980 00	20,000 00
of Fitchburg, Mass., 4s, . . .	10,000 00	10,250 00	10,000 00
of Hartford, Conn., 4s, . . .	25,000 00	27,250 00	25,000 00
of Haverhill, Mass., 4s, . . .	35,000 00	35,700 00	35,000 00
of Holyoke, Mass., 4s, . . .	25,000 00	25,250 00	25,000 00
of Lewiston, Me., 6s, . . .	10,000 00	11,150 00	10,000 00
of Lynn, Mass., 4s, . . .	110,800 00	114,342 00	110,800 00
of Milwaukee, Wis., 5s, . . .	40,000 00	43,600 00	40,000 00
of Nashua, N. H., 4s, . . .	20,000 00	20,900 00	20,000 00
of New Bedford, Mass., 6s, . .	5,000 00	6,350 00	5,000 00
of New Haven, Conn., 7s, . .	10,000 00	11,800 00	10,000 00
of Peoria, Ill., 4½s, . . .	20,000 00	21,300 00	20,000 00
of Providence, R. I., 5s, . . .	14,000 00	14,980 00	14,000 00
of Providence, R. I., 6s, . . .	10,000 00	11,100 00	10,000 00
of Salem, Mass., 4s, . . .	25,000 00	25,000 00	25,000 00
of Salem, Mass., 5s, . . .	2,000 00	2,200 00	2,000 00
of Somerville, Mass., 5½s, . .	10,000 00	11,600 00	10,000 00
of Taunton, Mass., 4s, . . .	28,000 00	29,400 00	28,000 00
Town of Beverly, Mass., 4s, . .	10,000 00	10,400 00	10,000 00
of Peabody, Mass., 4s, . . .	20,000 00	20,000 00	20,000 00
of South Abington, Mass., 4s, .	5,000 00	5,225 00	5,000 00
County of Hampden, Mass., 3s, .	10,000 00	9,600 00	9,500 00
District of Columbia 6s, . . .	22,500 00	26,100 00	22,500 00
United States 5s, . . .	50,000 00	57,250 00	50,000 00
	\$878,879 86	\$934,030 86	\$878,379 86

* Legal investments when made.

Lynn Institution for Savings—Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
58	Atlantic Nat'l Bank, Boston, .	\$5,800	\$7,308 00	\$5,800 00
36	Blackstone N'l Bank, Boston,	3,600	3,591 00	3,600 00
89	Columbian N'l Bank, Boston, .	8,900	8,900 00	8,900 00
45	Continental N'l Bank, Boston,	4,500	4,860 00	4,500 00
54	Everett Nat'l Bank, Boston, .	5,400	4,320 00	5,400 00
25	First National Bank, Boston, .	2,500	5,975 00	2,500 00
15	Freeman's Nat'l Bank, Boston,	1,500	1,350 00	1,500 00
25	Mt. Vernon N'l Bank, Boston,	2,500	2,850 00	2,500 00
34	N'l B'k of No. America, Boston,	3,400	3,629 00	3,400 00
118	N'l B'k of the Republic, Boston,	11,800	17,936 00	11,800 00
55	Nat'l Exchange Bank, Boston,	5,500	6,875 00	5,500 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,300 00	5,000 00
100	Nat'l Rockland Bank, Boston, .	10,000	14,200 00	10,000 00
92	National Union Bank, Boston,	9,200	12,408 00	9,200 00
59	New England N'l B'k, Boston,	5,900	9,381 00	5,900 00
75	Second National Bank, Boston,	7,500	13,425 00	7,500 00
20	Shawmut Nat'l Bank, Boston, .	2,000	2,200 00	2,000 00
15	Winthrop N'l Bank, Boston, .	1,500	1,965 00	1,500 00
301	Central Nat'l Bank, Lynn,	30,100	45,150 00	30,100 00
430	First National Bank, Lynn, .	43,000	60,200 00	43,000 00
213	National City Bank, Lynn, .	21,300	38,340 00	21,300 00
		\$190,900	\$270,163 00	\$190,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . . .	\$10,000	\$10,500 00	\$10,000 00
Boston & Maine R.R. 4½s, . . .	25,000	28,875 00	25,000 00
Boston & Providence R.R. 4s, . . .	20,000	21,000 00	20,000 00
Boston, Revere Beach & Lynn R.R. 6s,	21,000	21,630 00	21,000 00
Concord & Montreal R.R. 4s, . . .	25,000	26,000 00	25,000 00
Eastern R.R. 6s,	11,500	13,800 00	11,500 00
Fitchburg R.R. 5s,	25,000	26,750 00	25,000 00
Maine Central R.R. 7s,	15,000	20,400 00	15,000 00
New Haven & Derby R.R. 6s, . . .	20,000	21,600 00	20,000 00
N. Y., Providence & Boston R.R. 7s,	29,000	32,480 00	29,000 00
Old Colony R.R. 6s,	8,000	8,240 00	8,000 00
	\$209,500	\$231,275 00	\$209,500 00

Lynn Institution for Savings — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$46,250 01	2 per cent.	\$17,500 00	3.90 per cent.	\$757,619 00	5 per cent.
40,000 00	3 "	100,000 00	3 $\frac{3}{4}$ "	3,900 00	5 $\frac{1}{4}$ "
70,000 00	3 $\frac{1}{2}$ "	663,900 00	4 "	538,001 00	5 $\frac{1}{2}$ "
50,000 00	3 $\frac{7}{8}$ "	116,500 00	4 $\frac{1}{4}$ "	169,212 00	6 "
25,000 00	3 $\frac{5}{8}$ "	152,000 00	4 $\frac{1}{2}$ "	900 00	7 "
35,000 00	3 $\frac{3}{8}$ "	11,500 00	4 $\frac{3}{4}$ "		

Amount invested in real estate for banking purposes,	\$30,000 00
Estimated value of the same,	40,000 00
Assessed value of the same,	30,000 00
Net income received from same during year ending Oct. 31, 1895,	1,500 00
Number of loans which are of an amount not exceeding \$3,000 each, 450	
Aggregate amount of the same,	613,766 00
Total number of loans upon real estate,	563
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	186,797 59
Times for the dividends fixed by the by-laws: May 1 and November 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$66,851 35 } during the year ending Oct. 31, 1895, { 2 per cent., 69,216 55 }	136,067 90
Number of accounts opened during the year ending Oct. 31, 1895,	1,743
Number of accounts closed during the year ending Oct. 31, 1895,	1,202
Total number of open accounts Oct. 31, 1895,	10,772
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	9,074 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	665,805 13
Number of same,	10,918
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	548,338 90
Number of same,	9,043
Date of examination by commissioner: March 15.	

MALDEN SAVINGS BANK—MALDEN.

Incorporated April 2, 1860. Present number of corporators, 40.

JAMES PIERCE, *President*.

FRANCIS A. SHOVE, *Treasurer*.

FRANCIS A. SHOVE, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

JAMES PIERCE,

EVERETT J. STEVENS,

A. G. HILL,

J. P. HOLDEN,

A. F. SARGENT,

F. F. SILLIMAN.

Open for business every business day, 8.30 A.M. to 1 P.M.; also Saturday, for deposits, 7 to 8.30 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$215,000 00	Deposits, . . .	\$2,203,483 15
Bank stock as per schedule, . . .	54,500 00	Guaranty fund, . . .	66,000 00
Loans on bank stock, . . .	3,700 00	Interest account, . . .	3,820 62
Railroad bonds as per schedule, . . .	69,000 00	Profit and loss account, . . .	55,739 38
Loans on real estate, . . .	1,371,477 00		
Loans on personal security, . . .	541,479 00		
Loans to counties, cities or towns (notes), . . .	29,550 00		
Deposits in banks, on interest, . . .	41,732 77		
Expense account, . . .	708 92		
Cash on hand, . . .	1,895 46		
	<u>\$2,329,043 15</u>		<u>\$2,329,043 15</u>

Cash on Deposit in Banks, amount in each:—

Freeman's National Bank, Boston,	\$19,732 32
First National Bank, Malden,	22,000 45

Loans on Bank Stock, amount on each:—

On 8 shares First National Bank, Newburyport,	\$100 00
On 5 shares Warren National Bank, Peabody,	500 00
On 5 shares First National Bank, Malden,	500 00
On 9 shares First National Bank, Malden,	600 00
On 20 shares Third National Bank, Boston,	} 2,000 00
On 2 shares Blackstone National Bank, Boston,	
On 4 shares Union Market National Bank, Watertown,	

Malden Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$5,000	\$5,900 00	\$5,000 00
of Boston, Mass., 3½s,	1,000	1,030 00	1,000 00
of Cleveland, Ohio, 5s,	10,000	10,650 00	10,000 00
of Fall River, Mass., 6s,	5,000	6,050 00	5,000 00
of Malden, Mass., 3¾s,	33,000	33,000 00	33,000 00
of Malden, Mass., 4s,	108,500	112,000 00	108,500 00
of Milwaukee, Wis., 5s,	15,500	16,032 00	15,500 00
of Newton, Mass., 6s,	5,000	5,600 00	5,000 00
Town of Brookline, Mass., 7s,	10,000	10,650 00	10,000 00
of Clinton, Mass., 4s,	1,000	1,050 00	1,000 00
of Ipswich, Mass., 4s,	10,000	10,600 00	10,000 00
of Orange, Mass., 4s,	1,000	1,030 00	1,000 00
County of Aroostook, Me., 4½s,	10,000	10,500 00	10,000 00*
	\$215,000	\$224,092 00	\$215,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
23	Atlantic N'l Bank, Boston, . .	\$2,300	\$2,898 00	\$2,300 00
20	Atlas National Bank, Boston, .	2,000	2,460 00	2,000 00
25	Continental N'l Bank, Boston, .	2,500	2,700 00	2,500 00
8	Eliot National Bank, Boston, .	800	1,040 00	800 00
15	First National Bank, Boston, .	1,500	3,600 00	1,500 00
25	Freeman's Nat'l Bank, Boston, .	2,500	2,250 00	2,500 00
10	Hamilton N'l Bank, Boston, . .	1,000	1,070 00	1,000 00
11	Howard Nat'l Bank, Boston, . .	1,100	1,034 00	1,100 00
30	Merchants' N'l Bank, Boston, .	3,000	4,800 00	3,000 00
13	N'l B'k of Commerce, Boston, .	1,300	1,456 00	1,300 00
12	N'l B'k of No. America, Boston, .	1,200	1,272 00	1,200 00
55	N'l B'k of Redemption, Boston, .	5,500	6,655 00	5,500 00
28	National Eagle Bank, Boston, .	2,800	2,296 00	2,800 00
73	Nat'l Exchange Bank, Boston, .	7,300	9,125 00	7,300 00
20	N'l Hide & Leather B'k, Boston, .	2,000	2,120 00	2,000 00
7	National Revere Bank, Boston, .	700	630 00	700 00
5	Nat'l Rockland Bank, Boston, .	500	910 00	500 00
14	North National Bank, Boston, .	1,400	1,500 00	1,400 00
10	Old Boston Nat'l Bank, Boston, .	1,000	1,090 00	1,000 00
16	Shawmut Nat'l Bank, Boston, .	1,600	1,760 00	1,600 00
47	State National Bank, Boston, . .	4,700	5,300 00	4,700 00
10	Tremont Nat'l Bank, Boston, . .	1,000	890 00	1,000 00
68	First National Bank, Malden, . .	6,800	10,200 00	6,800 00
		\$54,500	\$67,056 00	\$54,500 00

Malden Savings Bank — Concluded.*Detailed Statement of Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$3,000	\$3,060 00	\$3,000 00
Boston & Lowell R.R. 6s, . . .	2,000	2,020 00	2,000 00
Boston & Maine R.R. 4s, . . .	3,000	3,120 00	3,000 00
Concord & Claremont R.R. 4½s, . .	10,000	10,700 00	10,000 00
Concord & Montreal R.R. 4s, . .	25,000	26,000 00	25,000 00
Old Colony R.R. 6s, . . .	1,000	1,030 00	1,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, . . .	15,000	17,250 00	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s, . . .	10,000	11,900 00	10,000 00
	<u>\$69,000</u>	<u>\$75,080 00</u>	<u>\$69,000 00</u>

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$41,732 77	2 per cent.	\$258,550 00	4 per cent.	\$624,975 00	5 per cent.
50,000 00	3 “	25,000 00	4½ “	241,190 00	5½ “
100,000 00	3¾ “	96,000 00	4½ “	550,491 00	6 “

Number of loans which are of an amount not exceeding \$3,000 each, 626
 Aggregate amount of the same, \$830,128 00
 Total number of loans upon real estate, 708
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1895, 106,704 61
 Times for the dividends fixed by the by-laws: second Wednesday in April
 and October.
 Rate and amount of each semi-annual dividend { 2 per cent., \$37,637 64 }
 during the year ending Oct. 31, 1895, . . { 2 per cent., 39,555 17 } 77,192 81
 Number of accounts opened during the year ending Oct. 31, 1895, 1,778
 Number of accounts closed during the year ending Oct. 31, 1895, 1,035
 Total number of open accounts Oct. 31, 1895, 8,162
 Total expenses of the corporation for the year ending Oct. 31, 1895 (ex-
 clusive of taxes), 6,973 70
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1895, 532,084 97
 Number of same, 14,133
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1895, 373,838 01
 Number of same, 8,819
 Date of examination by commissioner: April 29.

MARBLEHEAD SAVINGS BANK—MARBLEHEAD.

Incorporated March 18, 1871. Present number of corporators, 56.

N. P. SANBORN, *President.*

WILLIAM GILLEY, *Treasurer.*

EVERETT PAINE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

N. P. SANBORN,

HENRY A. POTTER,

WILLIAM REYNOLDS,

SAMUEL D. SMITH,

JAMES N. PARKER.

Open for business every business day, 9 A.M. to 12 M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$56,998 36	Deposits,	\$507,839 63
Bank stock as per schedule, .	58,272 04	Guaranty fund, .	13,195 97
Loans on bank stock,	2,100 00	Interest account, .	15,314 12
Railroad bonds as per schedule, .	75,532 23	Profit and loss account,	362 56
Real estate by foreclosure, .	11,661 51		
Loans on real estate,	151,662 00		
Loans on personal security, .	138,543 25		
Loans to counties, cities or towns (notes),	10,000 00		
Deposits in banks, on interest, .	24,874 03		
Expense account,	853 18		
Cash on hand,	6,210 68		
	\$536,712 28		\$536,712 28

Cash on Deposit in Bank :—

Marblehead National Bank, Marblehead, \$24,874 03

Loan on Bank Stock :—

On 22 shares National Grand Bank, Marblehead, \$2,100 00

Marblehead Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$8,000	\$8,520 00	\$8,000 00
of Cleveland, Ohio, 5s,	4,000	4,040 00	4,000 00
of Indianapolis, Ind., 4s,	10,000	10,300 00	10,297 10
of Portsmouth, N. H., 4s,	10,000	10,200 00	10,000 00
Town of Marblehead, Mass., 4s,	14,000	14,630 00	14,000 00
County of Aroostook, Me., 4½s,	10,000	10,500 00	10,701 26*
	\$56,000	\$58,190 00	\$56,998 36

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Blackstone N'l Bank, Boston,	\$2,000	\$2,000 00	\$2,000 00
31	Boylston Nat'l Bank, Boston,	3,100	4,061 00	3,839 50
25	Continental N'l Bank, Boston,	2,500	2,700 00	2,687 50
5	Hamilton Nat'l Bank, Boston,	500	535 00	591 25
9	Market Nat'l Bank, Boston,	900	720 00	900 00
25	Merchants' N'l Bank, Boston,	2,500	3,875 00	3,331 25
20	Mt. Vernon N'l Bank, Boston,	2,000	2,280 00	2,505 20
19	N'l B'k of Commerce, Boston,	1,900	2,109 00	2,440 00
25	N'l B'k of No. America, Boston,	2,500	2,668 75	2,778 12
29	N'l B'k of Redemption, Boston,	2,900	3,509 00	4,067 25
24	N'l B'k of the Republic, Boston,	2,400	3,648 00	3,072 00
32	N'l Hide & Leather B'k, Boston,	3,200	3,392 00	3,744 00
4	National Revere Bank, Boston,	400	372 00	400 00
25	North National Bank, Boston,	2,500	2,625 00	3,056 25
25	Shawmut Nat'l Bank, Boston,	2,500	2,750 00	3,084 37
21	Shoe & Leather N'l B'k, Boston,	2,100	1,911 00	2,100 00
58	State National Bank, Boston,	5,800	6,496 00	6,300 45
8	Winthrop Nat'l Bank, Boston,	800	1,048 00	800 00
54	Marblehead National Bank, Marblehead,	5,400	5,400 00	5,935 75
38	Nat'l Grand Bank, Marblehead,	3,800	4,484 00	4,639 15
		\$49,700	\$56,583 75	\$58,272 04

Marblehead Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$10,000	\$10,200 00	\$10,000 00
Boston & Maine R.R. 4s, . . .	7,000	7,350 00	7,000 00
Fitchburg R.R. 4½s, . . .	5,000	5,050 00	5,000 00
Fitchburg R.R. 5s, . . .	20,000	21,580 00	21,102 37
Maine Central R.R. 4½s, . . .	10,000	10,800 00	10,000 00
Upper Coos R.R. 4s, . . .	5,000	4,850 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s, . . .	15,000	17,850 00	17,429 86
	\$72,000	\$77,680 00	\$75,532 23

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$24,874 03	2 per cent.	\$50,102 50	4½ per cent.	\$13,150 00	5½ per cent.
20,000 00	4 “	10,000 00	4¾ “	101,452 75	6 “
5,000 00	4¼ “	102,600 00	5 “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$11,661 51
Assessed value of the same,	15,650 00
Net income received from same during year ending Oct. 31, 1895, . . .	798 19
Number of loans which are of an amount not exceeding \$3,000 each, . .	85
Aggregate amount of the same,	83,168 75
Total number of loans upon real estate,	93
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	24,956 99
Times for the dividends fixed by the by-laws: May 1 and November 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$8,923 39 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 9,209 52 }	18,132 91
Number of accounts opened during the year ending Oct. 31, 1895, . .	296
Number of accounts closed during the year ending Oct. 31, 1895, . .	222
Total number of open accounts Oct. 31, 1895,	2,149
Total expenses of the corporation for the year ending Oct. 31, 1895 (ex- clusive of taxes),	627 70
Amount of deposits, not including dividends, received during the year end- ing Oct. 31, 1895,	93,456 00
Number of same,	1,782
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	86,112 36
Number of same,	1,420
Date of examination by commissioner: June 14.	

MARLBOROUGH SAVINGS BANK — MARLBOROUGH.

Incorporated April 3, 1860. Present number of corporators, 96.

S. HERBERT HOWE, *President.*

CHARLES F. HOLYOKE, *Treasurer.*

CHARLES F. HOLYOKE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

S. HERBERT HOWE,

LORIMAN S. BRIGHAM,

WINSLOW M. WARREN,

WILLIAM D. BURDETT,

BENJAMIN F. GREELY.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$387,000 00	Deposits,	\$1,810,929 73
Bank stock as per schedule, .	210,275 00	Guaranty fund, .	71,116 00
Railroad bonds as per schedule, .	160,625 00	Interest account, .	15,577 30
Real estate (for banking purposes),	56,074 90	Profit and loss account,	42,400 79
Real estate by foreclosure, .	5,405 22		
Loans on real estate,	927,528 62		
Loans on personal security, .	68,567 50		
Loans to counties, cities or towns (notes),	48,000 00		
Deposits in banks, on interest, .	70,619 07		
Expense account,	2,610 62		
Cash on hand,	3,317 89		
	<u>\$1,940,023 82</u>		<u>\$1,940,023 82</u>

Cash on Deposit in Banks, amount in each:—

First National Bank, Marlborough,	\$35,266 05
People's National Bank, Marlborough,	35,353 02

Marlborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$30,000 00	\$31,825 00	\$30,000 00
of Boston, Mass., 6s, . . .	11,000 00	12,980 00	11,000 00
of Brockton, Mass., 4s, . . .	15,000 00	15,900 00	15,000 00
of Cambridge, Mass., 4s, . . .	5,000 00	5,200 00	5,000 00
of Cambridge, Mass., 6s, . . .	3,000 00	3,197 00	3,000 00
of Chelsea, Mass., 4s, . . .	10,000 00	10,262 50	10,000 00
of Detroit, Mich., 4s, . . .	5,000 00	5,550 00	5,000 00
of Fitchburg, Mass., 4s, . . .	23,000 00	24,260 00	23,000 00
of Haverhill, Mass., 4s, . . .	10,000 00	10,300 00	10,000 00
of Holyoke, Mass., 4s, . . .	5,000 00	5,225 00	5,000 00
of Keene, N. H., 4s, . . .	10,000 00	10,200 00	10,000 00
of Lawrence, Mass., 4s, . . .	20,000 00	20,900 00	20,000 00
of Lewiston, Me., 4s, . . .	7,000 00	8,400 00	7,000 00
of Lynn, Mass., 4s, . . .	12,000 00	12,140 00	12,000 00
of Malden, Mass., 4s, . . .	10,000 00	10,550 00	10,000 00
of Marlborough, Mass., 4s, . . .	42,000 00	43,950 00	42,000 00
of Newton, Mass., 4s, . . .	6,000 00	6,342 50	6,000 00
of Newton, Mass., 5s, . . .	2,000 00	2,250 00	2,000 00
of Providence, R. I., 4s, . . .	10,000 00	11,200 00	10,000 00
of Providence, R. I., 5s, . . .	4,000 00	4,620 00	4,000 00
of Springfield, Mass., 7s, . . .	1,000 00	1,047 50	1,000 00
of Taunton, Mass., 6s, . . .	4,000 00	4,050 00	4,000 00
of Waltham, Mass., 4s, . . .	15,000 00	15,127 50	15,000 00
of Waterbury, Conn., 4s, . . .	5,000 00	5,250 00	5,000 00
of Worcester, Mass., 3½s, . . .	5,000 00	5,025 00	5,000 00
of Worcester, Mass., 4s, . . .	5,000 00	5,600 00	5,000 00
Town of Arlington, Mass., 4s, . . .	7,000 00	7,385 00	7,000 00
of Athol, Mass., 4s, . . .	5,000 00	5,300 00	5,000 00
of Clinton, Mass., 4s, . . .	9,000 00	9,382 50	9,000 00
of Gt. Barrington, Mass., 4s, . . .	5,000 00	5,287 50	5,000 00
of Melrose, Mass., 4s, . . .	10,000 00	10,650 00	10,000 00
of Pawtucket, R. I., 4s, . . .	3,000 00	3,060 00	6,000 00*
of Pawtucket, R. I., 5s, . . .	10,000 00	10,350 00	10,000 00*
of Peabody, Mass., 4s, . . .	15,000 00	15,825 00	15,000 00
of Wakefield, Mass., 4s, . . .	10,000 00	10,380 00	10,000 00
of Weymouth, Mass., 4s, . . .	8,000 00	8,395 00	8,000 00
of Wellesley, Mass., 4s, . . .	15,000 00	15,200 00	15,000 00
of Winchester, Mass., 4s, . . .	15,000 00	15,562 50	15,000 00
	\$387,000 00	\$408,129 50	\$387,000 00

* Legal investments when made.

Marlborough Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Atlas National Bank, Boston, .	\$8,000	\$9,840 00	\$8,000 00
33	Blackstone N'l Bank, Boston,	3,300	3,300 00	3,300 00
50	Boston National Bank, Boston,	5,000	5,000 00	5,000 00
12	Boylston Nat'l Bank, Boston, .	1,200	1,584 00	1,200 00
88	Continental N'l Bank, Boston,	8,800	9,504 00	8,800 00
45	Eliot National Bank, Boston, .	4,500	5,850 00	4,500 00
62	Everett National Bank, Boston,	6,200	5,270 00	6,200 00
70	Faneuil Hall N'l Bank, Boston,	7,000	9,310 00	7,000 00
12	Fourth National Bank, Boston,	1,200	1,440 00	1,200 00
40	Freeman's Nat'l Bank, Boston,	4,000	3,560 00	4,000 00
50	Globe National Bank, Boston,	5,000	4,250 00	5,000 00
25	Hamilton Nat'l Bank, Boston,	2,500	2,675 00	2,500 00
35	Howard Nat'l Bank, Boston, .	3,500	3,290 00	3,500 00
70	Manufacturers' N'l B'k, Boston,	7,000	7,000 00	7,000 00
50	Market Nat'l Bank, Boston, .	5,000	4,000 00	5,000 00
50	Merchants' Nat'l Bank, Boston,	5,000	8,000 00	5,000 00
10	Mt. Vernon N'l Bank, Boston,	1,000	1,110 00	1,000 00
15	N'l B'k of Commerce, Boston, .	1,500	1,665 00	1,500 00
64	N'l B'k of No. America, Boston,	6,400	6,784 00	6,400 00
42	N'l B'k of Redemption, Boston,	4,200	5,082 00	4,200 00
150	N'l B'k of the Republic, Boston,	15,000	22,800 00	17,875 00
50	National City Bank, Boston, .	5,000	4,050 00	5,000 00
76	National Eagle Bank, Boston,	7,600	6,232 00	7,600 00
75	Nat'l Exchange Bank, Boston,	7,500	9,375 00	7,500 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,590 00	1,500 00
60	Nat'l Revere Bank, Boston, .	6,000	5,400 00	6,000 00
25	National Union Bank, Boston,	2,500	3,375 00	2,500 00
50	Nat'l Webster Bank, Boston, .	5,000	5,200 00	5,000 00
50	Shawmut Nat'l Bank, Boston, .	5,000	5,450 00	5,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,500 00	5,000 00
65	State Nat'l Bank, Boston, .	6,500	7,280 00	6,500 00
50	Suffolk Nat'l Bank, Boston, .	5,000	5,250 00	5,000 00
70	Third National Bank, Boston,	7,000	6,370 00	7,000 00
80	Tremont Nat'l Bank, Boston, .	8,000	7,120 00	8,000 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,930 00	3,000 00
15	First National Bank, Clinton, .	1,500	1,875 00	1,500 00
30	First National Bank, Lynn, .	3,000	4,110 00	3,000 00
97	First N'l Bank, Marlborough, .	9,700	10,379 00	9,700 00
100	People's N'l B'k, Marlborough,	10,000	11,000 00	10,300 00
14	Newton Nat'l Bank, Newton, .	1,400	1,120 00	1,400 00
16	City National Bank, Worcester,	1,600	2,880 00	1,600 00
		\$207,100	\$227,800 00	\$210,275 00

Marlborough Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$20,000 00	\$21,200 00	\$20,625 00
Boston & Lowell R.R. 4s, . . .	15,000 00	15,325 00	15,000 00
Boston & Lowell R.R. 6s, . . .	5,000 00	5,050 00	5,000 00
Boston & Maine R.R. 4s, . . .	15,000 00	15,750 00	15,000 00
Boston & Providence R.R. 4s, . . .	5,000 00	5,250 00	5,000 00
Fitchburg R.R. 4½s, . . .	20,000 00	20,150 00	20,000 00
Maine Central R.R. 4½s, . . .	5,000 00	5,300 00	5,000 00
Old Colony R.R. 4s, . . .	40,000 00	43,000 00	40,000 00
Old Colony R.R. 4½s, . . .	3,000 00	3,172 50	3,000 00
Old Colony R.R. 6s, . . .	1,000 00	1,035 00	1,000 00
Portland & Ogdensburg R.R. 6s, . . .	10,000 00	10,925 00	10,000 00
Upper Coos R.R. 4½s, . . .	11,000 00	11,000 00	11,000 00
Worcester, Nashua & Roch. R.R. 4s, . . .	10,000 00	10,150 00	10,000 00
	\$160,000 00	\$167,307 50	\$160,625 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$70,619 07 98,500 00	2 per cent. 4 “	\$197,825 00 215,675 00	4½ per cent. 5 “	\$10,865 00 521,231 12	5½ per cent. 6 “

Amount invested in real estate for banking purposes,	\$56,074 90
Estimated value of the same,	56,074 90
Assessed value of the same,	41,065 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	5,405 22
Assessed value of the same,	6,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 579	
Aggregate amount of the same,	492,583 62
Total number of loans upon real estate,	642
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	86,988 93
Times for the dividends fixed by the by-laws: third Wednesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$32,119 10 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 33,294 05 }	65,413 15
Number of accounts opened during the year ending Oct. 31, 1895, . . .	947
Number of accounts closed during the year ending Oct. 31, 1895, . . .	684
Total number of open accounts Oct. 31, 1895,	5,406

Marlborough Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$5,782 06
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	401,912 00
Number of same,	4,687
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	338,909 62
Number of same,	3,795
Date of examination by commissioner : March 29.	

MECHANICS' SAVINGS BANK—HOLYOKE.

Incorporated March 16, 1872. Present number of corporators, 39.

LEMUEL SEARS, *President.*

CHARLES B. PRESCOTT, *Treasurer.*

EDWARD W. CHAPIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROSWELL P. CRAFTS,

JOEL S. WEBBER,

EDWARD C. TAFT,

LEMUEL SEARS,

STEPHEN C. WELD.

Open for business every business day, except Saturday, 9 A.M. to 4 P.M.; Saturday, 9 A.M. to 12 M.; Thursday, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$58,646 50	Deposits,	\$1,037,252 41
Loans on bank stock,	30,510 00	Guaranty fund,	30,796 00
Furniture and fixtures,	2,407 00	Interest account,	22,597 86
Real estate by foreclosure,	7,600 00	Profit and loss account,	12,596 08
Loans on real estate,	661,398 00		
Loans on personal security,	276,939 00		
Loans on depositors' books,	1,762 00		
Deposits in banks, on interest,	54,975 14		
Expense account,	2,892 15		
Cash on hand,	6,112 56		
	<u>\$1,103,242 35</u>		<u>\$1,103,242 35</u>

Cash on Deposit in Banks, amount in each :—

City National Bank, Holyoke,	\$44,975 14
Third National Bank, Springfield,	10,000 00

Loans on Bank Stock, amount on each :—

On 13 shares Hadley Falls National Bank, Holyoke,	} \$8,000 00
On 68 shares Third National Bank, Springfield,	
On 10 shares Second National Bank, Springfield,	} 2,200 00
On 10 shares Hadley Falls National Bank, Holyoke,	
On 10 shares Holyoke National Bank, Holyoke,	

Mechanics' Savings Bank, Holyoke — Continued.

On 8 shares Agawam National Bank, Springfield,	\$800 00
On 5 shares Holyoke National Bank, Holyoke,	1,500 00
On 10 shares Park National Bank, Holyoke,	
On 10 shares Springfield National Bank, Springfield,	
On 25 shares City National Bank, Holyoke,	2,000 00
On 63 shares City National Bank, Holyoke,	12,710 00
On 46 shares Hadley Falls, National Bank, Holyoke,	
On 7 shares Chicopee National Bank, Springfield,	
On 18 shares Second National Bank, Springfield,	
On 23 shares Third National Bank, Springfield,	2,300 00
On 25 shares Home National Bank, Holyoke,	

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
22	Shoe & Leather N'l B'k, Boston,	\$2,200	\$2,200 00	\$3,008 50
193	City National Bank, Holyoke,	19,300	22,195 00	21,500 00
102	Hadley Falls N'l B'k, Holyoke,	10,200	16,830 00	16,310 00
3	Holyoke Nat'l Bank, Holyoke,	300	498 00	498 00
50	Home National Bank, Holyoke,	5,000	5,750 00	5,750 00
20	First Nat'l Bank, Springfield, .	2,000	2,800 00	3,080 00
50	Third Nat'l Bank, Springfield,	5,000	10,000 00	8,500 00
		\$44,000	\$60,273 00	\$58,646 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$54,975 14	4 per cent.	\$968,134 00	5 per cent.	\$2,475 00	6 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$7,600 00
Assessed value of the same,	6,500 00
Net income received from same during year ending Oct. 18, 1895,	300 00
Number of loans which are of an amount not exceeding \$3,000 each,	224
Aggregate amount of the same,	291,350 00
Total number of loans upon real estate,	238
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	47,995 42
Times for the dividends fixed by the by-laws: second Monday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$17,813 97 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 18,574 66 }	36,388 63
Number of accounts opened during the year ending Oct. 31, 1895,	543
Number of accounts closed during the year ending Oct. 31, 1895,	396
Total number of open accounts Oct. 31, 1895,	2,751

Mechanics' Savings Bank, Holyoke — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$5,638 71
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	245,756 75
Number of same,	4,032
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	198,232 27
Number of same,	2,308
Date of examination by commissioner : June 13.	

MECHANICS' SAVINGS BANK — LOWELL.

Incorporated March 1, 1861. Present number of corporators, 52.

JEREMIAH CLARK, *President*.

CHAS. C. HUTCHINSON, *Treasurer*.

CHAS. C. HUTCHINSON, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

JACOB ROGERS,

JOHN DAVIS,

JAMES FRANCIS,

CHAS. C. HUTCHINSON,

CLARENCE H. NELSON.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$228,000 00	Deposits,	\$2,236,992 00
Loans on public funds,	1,000 00	Guaranty fund,	94,000 00
Bank stock as per schedule,	264,250 00	Interest account,	20,182 41
Loans on bank stock,	6,600 00	Rents,	18,631 52
Railroad bonds as per schedule,	204,500 00		
Real estate (for banking purposes),	84,000 00		
Real estate by foreclosure,	15,000 00		
Loans on real estate,	1,074,963 00		
Loans on personal security,	393,016 97		
Deposits in banks, on interest,	85,175 25		
Expense account,	2,284 34		
Suspense,	2,741 93		
Cash on hand,	8,274 44		
	<u>\$2,369,805 93</u>		<u>\$2,369,805 93</u>

Cash on Deposit in Banks, amount in each:—

National Hide and Leather Bank, Boston,	\$4,862 65
Appleton National Bank, Lowell,	25,000 00
Old Lowell National Bank, Lowell,	10,000 00
Railroad National Bank, Lowell,	45,312 60

Loan on Public Funds:—

On \$1,000 City of Lowell 4s,	\$1,000 00
---	------------

Loans on Bank Stock, amount on each:—

On 55 shares Railroad National Bank, Lowell,	\$5,500 00
On 75 shares First National Bank, Lowell,	1,100 00

Mechanics' Savings Bank, Lowell — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$30,000	\$32,700 00	\$30,000 00
of Concord, N. H., 4s, . . .	10,000	10,600 00	10,000 00
of Lowell, Mass., 4s, . . .	16,000	17,600 00	16,000 00
of Lynn, Mass., 4s, . . .	10,000	10,500 00	10,000 00
of Marlborough, Mass., 4s, . . .	20,000	21,400 00	20,000 00
of Milwaukee, Wis., 5s, . . .	57,000	60,990 00	57,000 00
of Newton, Mass., 4s, . . .	10,000	10,600 00	10,000 00
of Providence, R. I., 4s, . . .	20,000	22,600 00	20,000 00
of Waltham, Mass., 4s, . . .	10,000	10,500 00	10,000 00
of Waterbury, Conn., 4s, . . .	25,000	26,250 00	25,000 00
Town of Arlington, Mass., 4s, . . .	20,000	21,000 00	20,000 00
	\$228,000	\$244,740 00	\$228,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
106	Atlas National Bank, Boston, .	\$10,600	\$13,038 00	\$11,660 00
66	Blackstone N'l Bank, Boston, .	6,600	6,600 00	6,600 00
63	Boston Nat'l Bank, Boston, .	6,300	6,300 00	7,056 00
25	Eliot National Bank, Boston, .	2,500	3,325 00	2,500 00
90	Everett Nat'l Bank, Boston, .	9,000	7,200 00	9,000 00
8	First National Bank, Boston, .	800	1,912 00	800 00
65	Hamilton N'l Bank, Boston, .	6,500	6,955 00	8,000 00
13	Howard Nat'l Bank, Boston, .	1,300	1,261 00	1,300 00
265	Merchants' N'l B'k, Boston, .	26,500	42,400 00	36,800 00
100	Metropolitan N'l B'k, Boston, .	10,000	9,300 00	10,000 00
10	Mt. Vernon N'l Bank, Boston, .	1,000	1,140 00	1,000 00
45	N'l B'k of Commerce, Boston, .	4,500	4,995 00	5,040 00
37	N'l B'k of No. America, Boston, .	3,700	3,959 00	3,700 00
281	N'l B'k of Redemption, Boston, .	28,100	34,000 00	32,315 00
83	N'l B'k of the Republic, Boston, .	8,300	12,616 00	9,960 00
9	National City Bank, Boston, .	900	729 00	900 00
40	National Eagle Bank, Boston, .	4,000	3,320 00	4,000 00
200	N'l Hide & Leather B'k, Boston, .	20,000	21,200 00	21,000 00
160	National Revere Bank, Boston, .	16,000	14,880 00	19,200 00
100	Nat'l Webster Bank, Boston, .	10,000	10,400 00	9,600 00
105	New England N'l B'k, Boston, .	10,500	16,695 00	15,500 00
43	North Nat'l Bank, Boston, .	4,300	4,515 00	5,160 00
20	Second Nat'l Bank, Boston, .	2,000	3,580 00	2,500 00
39	Shawmut N'l Bank, Boston, .	3,900	4,290 00	4,290 00
100	Suffolk Nat'l Bank, Boston, .	10,000	10,500 00	10,000 00

Mechanics' Savings Bank, Lowell — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
28	Collateral Loan Co., Boston, .	\$2,800	\$3,556 00	\$2,800 00
30	Bay State N'l B'k, Lawrence, .	2,250	3,600 00	2,250 00
117	Railroad Nat'l Bank, Lowell, .	11,700	15,444 00	13,839 00
68	First National Bank, Malden,	6,800	10,880 00	7,480 00
		\$230,850	\$278,590 00	\$264,250 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s, . . .	\$50,000	\$57,750 00	\$52,500 00
Concord & Montreal R.R. 4s, . .	50,000	52,000 00	50,000 00
Fitchburg R.R. 4s,	25,000	25,250 00	25,000 00
Fitchburg R.R. 5s,	25,000	26,750 00	25,000 00
Maine Central R.R. 4s,	25,000	25,250 00	25,000 00
Maine Central R.R. 4½s,	25,000	27,000 00	25,000 00
Salem & Lowell R.R. 6s,	2,000	2,100 00	2,000 00
	\$202,000	\$216,100 00	\$204,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,862 65	2 per cent.	\$25,000 00	3¾ per cent.	\$5,260 00	5½ per cent.
55,312 60	2½ “	279,000 00	4 “	95,425 00	6 “
25,000 00	3 “	146,600 00	4½ “	2,500 00	7 “
50,000 00	3½ “	871,794 97	5 “		

Amount invested in real estate for banking purposes,	\$84,000 00
Estimated value of the same,	80,000 00
Assessed value of the same,	65,000 00
Net income received from same during year ending Oct. 31, 1895, . .	2,737 85
Value, by books, of other real estate held or owned by foreclosure or otherwise,	15,000 00
Assessed value of the same,	26,200 00
Number of loans which are of an amount not exceeding \$3,000 each, .	375
Aggregate amount of the same,	448,038 00
Total number of loans upon real estate,	460

Mechanics' Savings Bank, Lowell — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	\$104,514 55
Times for the dividends fixed by the by-laws: first Saturday in June and December.	
Rate and amount of each semi-annual dividend { 2 per cent., \$41,353 12 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 42,402 53 }	83,755 65
Number of accounts opened during the year ending Oct. 31, 1895, . . .	662
Number of accounts closed during the year ending Oct. 31, 1895, . . .	514
Total number of open accounts Oct. 31, 1895,	5,034
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	5,792 57
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	306,291 88
Number of same,	3,621
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	289,450 86
Number of same,	3,364
Date of examination by commissioner: October 1.	

MECHANICS' SAVINGS BANK—READING.

Incorporated March 20, 1891. Present number of corporators, 12.

JAMES WIGHT, *President*.

GEO. E. BATCHELDER, *Treasurer*.

EDGAR N. HUNT, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

JAMES WIGHT,

GEO. E. BATCHELDER,

WILLIAM A. LANG.

Open for business every business day, 8.30 to 11 A.M.; 2.30 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$2,051 11	Deposits,	\$39,300 24
Bank stock as per schedule, .	1,010 00	Guaranty fund, .	131 89
Railroad bonds as per schedule, .	6,203 44	Profit and loss account,	414 03
Loans on real estate,	25,235 00		
Deposits in banks, not on interest,	5,346 61		
	<u>\$39,846 16</u>		<u>\$39,846 16</u>

Cash on Deposit in Bank :—

First National Bank, Reading, \$5,346 61*

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Reading, Mass., 4s, . . .	\$2,000	\$2,051 11	\$2,051 11

* Since reduced within the legal limit.

Mechanics' Savings Bank, Reading — Concluded.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Reading,	\$1,000	\$1,050 00	\$1,010 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$2,000	\$2,008 44	\$2,008 44
Fitchburg R.R. 5s,	2,000	2,130 00	2,130 00
Maine Central R.R. 4½s,	1,000	1,070 00	1,070 00
Upper Coos R.R. 4s,	1,000	995 00	995 00
	\$6,000	\$6,203 44	\$6,203 44

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,000 00	5 per cent.	\$14,235 00	6 per cent.	—	—

Number of loans which are of an amount not exceeding \$3,000 each,	19	
Aggregate amount of the same,		\$25,235 00
Total number of loans upon real estate,	19	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		1,142 41
Times for the dividends fixed by the by-laws: first Saturday in June and December.		
Rate and amount of each semi-annual dividend { 2 per cent., \$327 45 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 473 28 }		800 73
Number of accounts opened during the year ending Oct. 31, 1895,	143	
Number of accounts closed during the year ending Oct. 31, 1895,	53	
Total number of open accounts Oct. 31, 1895,	272	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		26 60
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		26,796 15
Number of same,	408	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		7,084 96
Number of same,	144	
Date of examination by commissioner: January 10.		

MEDFORD SAVINGS BANK—MEDFORD.

Incorporated Feb. 26, 1869. Present number of corporators, 83.

DANIEL W. LAWRENCE, *President.*

CHARLES B. BUSS, *Treasurer*

J. GILMAN WAITE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DANIEL W. LAWRENCE,

CHARLES M. BARRETT,

DANIEL A. GLEASON,

BENJ. F. HAYES,

FRANK E. CHANDLER.

Open for business every business day, 8 to 11 A.M. ; 3 to 6 P.M. ; also Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$139,500 00	Deposits,	\$1,256,068 78
Bank stock as per schedule, .	32,100 00	Guaranty fund, .	33,000 00
Railroad bonds as per schedule, .	42,940 00	Interest account, .	28,493 12
Real estate (for banking purposes),	22,000 00	Profit and loss account,	8,113 48
Loans on real estate,	793,300 00		
Loans on personal security, . .	193,700 00		
Loans to counties, cities or towns (notes),	67,000 00		
Deposits in banks, on interest, .	30,257 60		
Cash on hand,	4,877 78		
	<u>\$1,325,675 38</u>		<u>\$1,325,675 38</u>

Cash on Deposit in Banks, amount in each :—

National Bank of Commerce, Boston,	\$15,194 76
National Exchange Bank, Boston,	15,062 84

Medford Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s, . .	\$14,500	\$14,500 00	\$14,500 00
of Fall River, Mass., 6s, . .	3,000	3,660 00	3,000 00
of Lynn, Mass., 5s,	5,000	5,500 00	5,000 00
of Providence, R. I., 4s, . .	25,000	27,500 00	25,000 00
of Waltham, Mass., 4s, . . .	15,000	15,000 00	15,000 00
Town of Arlington, Mass., 4s, .	5,000	5,200 00	5,000 00
of Beverly, Mass., 4s, . . .	15,000	15,750 00	15,000 00
of Hartland, Me., 4½s, . . .	12,000	12,000 00	12,000 00*
of Medford, Mass., 4s, . . .	25,000	25,750 00	25,000 00
of Natick, Mass., 4s,	5,000	5,050 00	5,000 00
of Wellesley, Mass., 4s, . .	15,000	15,600 00	15,000 00
	<u>\$139,500</u>	<u>\$145,510 00</u>	<u>\$139,500 00</u>

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
22	Blackstone N'l Bank, Boston, .	\$2,200	\$2,200 00	\$2,200 00
25	Boston National Bank, Boston,	2,500	2,500 00	2,500 00
20	Commercial N'l Bank, Boston,	2,000	1,600 00	2,000 00
15	Continental N'l B'k, Boston, .	1,500	1,605 00	1,500 00
15	Hamilton Nat'l Bank, Boston, .	1,500	1,605 00	1,500 00
10	Market Nat'l Bank, Boston, .	1,000	800 00	1,000 00
25	Monument N'l Bank, Boston, .	2,500	5,875 00	2,500 00
12	N'l B'k of Commerce, Boston,	1,200	1,344 00	1,200 00
40	National Bank of the Com- monwealth, Boston,	4,000	5,520 00	4,000 00
15	N'l B'k of the Republic, Boston,	1,500	2,280 00	1,500 00
10	National Eagle Bank, Boston,	1,000	820 00	1,000 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,120 00	2,000 00
4	National Revere Bank, Boston,	400	360 00	400 00
6	Nat'l Webster Bank, Boston, .	600	624 00	600 00
20	North National Bank, Boston,	2,000	2,140 00	2,000 00
25	Suffolk National Bank, Boston,	2,500	2,625 00	2,500 00
12	Winthrop Nat'l Bank, Boston,	1,200	1,572 00	1,200 00
25	Central National Bank, Lynn, .	2,500	3,750 00	2,500 00
		<u>\$32,100</u>	<u>\$39,340 00</u>	<u>\$32,100 00</u>

Medford Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s,	\$25,000	\$25,250 00	\$25,000 00
Portland & Kennebec R.R. 6s,	5,000	5,000 00	5,000 00
Portland & Ogdensburg R.R. 6s,	5,500	6,022 50	5,500 00
Troy & Boston R.R. 7s,	6,000	8,400 00	7,440 00
	\$41,500	\$44,672 50	\$42,940 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$30,257 60	2 per cent.	\$25,000 00	4½ per cent.	\$37,900 00	5½ per cent.
25,000 00	3½ “	27,200 00	4½ “	323,700 00	6 “
159,000 00	4 “	456,200 00	5 “		

Amount invested in real estate for banking purposes,	\$22,000 00
Estimated value of the same,	22,000 00
Assessed value of the same,	20,450 00
Number of loans which are of an amount not exceeding \$3,000 each,	366
Aggregate amount of the same,	538,600 00
Total number of loans upon real estate,	404
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	59,832 11
Times for the dividends fixed by the by-laws: second Saturday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$20,792 85 } during the year ending Oct. 31, 1895, { 2 per cent., 21,989 74 }	42,782 59
Number of accounts opened during the year ending Oct. 31, 1895,	672
Number of accounts closed during the year ending Oct. 31, 1895,	388
Total number of open accounts Oct. 31, 1895,	3,905
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	3,733 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	338,554 00
Number of same,	4,813
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	251,528 06
Number of same,	3,237
Date of examination by commissioner: May 20.	

MEDWAY SAVINGS BANK—MEDWAY.

Incorporated Feb. 20, 1871. Present number of corporators, 38.

MILTON M. FISHER, *President.*

FREDERICK L. FISHER, *Treasurer.*

FREDERICK L. FISHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

M. M. FISHER,

WALES KIMBALL,

A. M. B. FULLER,

SUMNER ROBBINS,

S. G. CLARK,

W. H. CAREY.

Open for business every business day, 9 A.M. to 12 M.; 2 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$32,500 00	Deposits,	\$271,361 01
Bank stock as per schedule, .	27,010 00	Guaranty fund, .	12,800 93
Loans on bank stock,	2,468 79	Interest account, .	6,350 64
Railroad bonds as per schedule,	50,500 00		
Real estate by foreclosure, . .	4,988 55		
Loans on real estate,	132,609 00		
Loans on personal security, . .	27,286 90		
Loans to counties, cities or towns			
(notes),	6,200 00		
Loans on depositors' books, . .	475 00		
Deposits in banks, on interest, .	4,558 65		
Cash on hand,	1,915 69		
	<u>\$290,512 58</u>		<u>\$290,512 58</u>

Cash on Deposit in Banks, amount in each :—

Central National Bank, Boston,	\$2,381 91
Howard National Bank, Boston,	2,176 74

Loans on Bank Stock, amount on each :—

On 20 shares Central National Bank, Boston,	\$1,750 00
On 5 shares Dedham National Bank, Dedham,	200 00
On 9 shares National Hide and Leather Bank, Boston,	518 79

Medway Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$2,000	\$2,136 00	\$2,000 00
of Cleveland, Ohio, 6s, . . .	1,000	1,030 00	1,000 00
of Cleveland, Ohio, 7s, . . .	2,000	2,073 00	2,000 00
of Detroit, Mich., 6s, . . .	1,000	1,235 00	1,000 00
of Fort Wayne, Ind., 6s, . . .	2,000	2,110 00	2,000 00
of Grand Rapids, Mich., 4½s, . .	3,000	3,311 00	3,000 00
of Grand Rapids, Mich., 5s, . .	2,000	2,213 00	2,000 00
of Keene, N. H., 6s, . . .	500	509 00	500 00
of New London, Conn., 7s, . . .	1,000	1,143 00	1,000 00
of Portland, Me., 6s, . . .	2,000	2,090 00	2,000 00
of Springfield, Ohio, 5s, . . .	3,000	3,259 00	3,000 00
of Waltham, Mass., 4s, . . .	5,000	5,241 00	5,000 00
Town of Andover, Mass., 4s, . . .	2,000	2,040 00	2,000 00
of Melrose, Mass., 4s, . . .	1,000	1,050 00	1,000 00
County of Aroostook, Me, 4½s, . .	5,000	5,287 00	5,000 00*
	\$32,500	\$34,727 00	\$32,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Atlas National Bank, Boston, .	\$600	\$756 00	\$600 00
18	Boston National B'k, Boston, .	1,800	1,800 00	1,800 00
30	Central Nat'l Bank, Boston, .	3,000	3,900 00	3,000 00
30	First Ward N'l Bank, Boston,	3,000	3,900 00	3,000 00
10	Howard Nat'l Bank, Boston, .	1,000	970 00	1,000 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,500 00	2,500 00
10	Market N'l Bank, Boston, .	1,000	800 00	1,000 00
15	Mt Vernon N'l Bank, Boston,	1,500	1,710 00	1,500 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,590 00	1,500 00
20	National Revere Bank, Boston,	2,000	1,860 00	2,000 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,200 00	2,000 00
12	Winthrop Nat'l Bank, Boston,	1,200	1,572 00	1,200 00
20	Dedham Nat'l Bank, Dedham,	2,000	2,040 00	2,000 00
17	Franklin N'l Bank, Franklin, .	1,700	1,870 00	1,700 00
20	Holliston N'l Bank, Holliston,	2,000	1,700 00	2,000 00
3	Wrentham N'l B'k, Wrentham,	210	240 00	210 00
		\$27,010	\$29,408 00	\$27,010 00

Medway Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	\$2,000	\$2,313 00	\$2,000 00
Boston & Lowell R.R. 4s, . . .	5,000	5,216 00	5,000 00
Boston & Maine R.R. 4½s, . . .	5,000	5,850 00	5,000 00
Boston & Providence R.R. 4s, . . .	3,000	3,190 00	3,000 00
Concord & Montreal R.R. 4s, . . .	5,000	5,283 00	5,000 00
Fitchburg R.R. 6s,	2,000	2,070 00	2,000 00
Leeds & Farmington R.R. 6s, . . .	2,000	2,070 00	2,000 00
Lowell & Lawrence R.R. 6s, . . .	1,000	1,035 00	1,000 00
Maine Central R.R. 6s,	2,000	2,190 00	2,000 00
Newport & Richford R.R. 5s, . . .	2,000	2,133 00	2,000 00*
Old Colony R.R. 4s,	3,000	3,250 00	3,000 00
Old Colony R.R. 6s,	2,000	2,090 00	2,000 00
Portland & Ogdensburg R.R. 6s, . .	2,000	2,220 00	2,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	3,000	3,506 00	3,000 00
Salem & Lowell R.R. 6s,	2,500	2,637 00	2,500 00
St. Johnsbury & Lake Champlain R.R. 5s,	3,000	3,595 00	3,000 00
Vermont & Massachusetts R.R. 5s, .	1,000	1,095 00	1,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,216 00	5,000 00
	\$50,500	\$54,959 00	\$50,500 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,558 65	2 per cent.	\$3,300 00	4½ per cent.	\$3,000 00	5½ per cent.
3,000 00	3½ “	3,500 00	4½ “	135,339 69	6 “
3,200 00	4 “	17,700 00	5 “		

Value, by books, of real estate held or owned by foreclosure or otherwise, \$4,988 55
 Assessed value of the same, 6,500 00
 Net income received from same during year ending Oct. 31, 1895, . . . 148 32
 Number of loans which are of an amount not exceeding \$3,000 each, 260
 Aggregate amount of the same, 153,139 69
 Total number of loans upon real estate, 179
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, 14,948 35
 Times for the dividends fixed by the by-laws: June 1 and December 1.

Medway Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$4,811 05 }	
during the year ending Oct. 31, 1895, . . . { 2 per cent , 4,968 15 }	\$9,779 20
Number of accounts opened during the year ending Oct 31, 1895, . 149	
Number of accounts closed during the year ending Oct. 31, 1895, . 101	
Total number of open accounts Oct. 31, 1895, 1,145	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	1,091 19
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	98,817 17
Number of same,	1,135
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	94,895 45
Number of same,	1,035
Date of examination by commissioner: January 11.	

MELROSE SAVINGS BANK — MELROSE.

Incorporated April 5, 1872. Present number of corporators, 20.

DANIEL RUSSELL, *President.*

E. H. GOSS, *Treasurer.*

JOHN LARRABEE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE NEWHALL,

DANIEL NORTON,

SETH E. BENSON.

Open for business every business day, 2 to 5 P.M.; also Saturday, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$126,000 00	Deposits,	\$673,697 57
Bank stock as per schedule, .	7,200 00	Guaranty fund,	12,220 96
Loans on bank stock,	175 00	Interest account,	35,680 93
Loans on real estate,	463,728 55		
Loans on personal security,	12,664 00		
Loans to counties, cities or towns (notes),	40,000 00		
Deposits in banks, on interest,	68,025 58		
Cash on hand,	3,806 33		
	<u>\$721,599 46</u>		<u>\$721,599 46</u>

Cash on Deposit in Banks, amount in each: —

National Bank of the Republic, Boston,	\$19,448 50
Winthrop National Bank, Boston,	19,937 32
Melrose National Bank, Melrose,	28,639 76

Loan on Bank Stock: —

On 2 shares Melrose National Bank, Melrose,	\$175 00
---	----------

Melrose Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa, 4s, . . .	\$6,000	\$6,120 00	\$6,000 00
of Boston, Mass., 4s, . . .	7,000	7,140 00	7,000 00
of Brockton, Mass., 5s, . . .	8,000	9,200 00	8,000 00
of Columbus, Ohio, 4s, . . .	5,000	5,050 00	5,000 00*
of Portland, Me., 6s, . . .	5,000	6,250 00	5,000 00
Town of Melrose, Mass., 4s, . . .	90,000	93,650 00	90,000 00
of Winchester, Mass., 4s, . . .	5,000	5,255 00	5,000 00
	\$126,000	\$132,665 00	\$126,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
27	Everett N'l Bank, Boston, . . .	\$2,700	\$2,060 00	\$2,700 00
45	Freeman's N'l Bank, Boston, . . .	4,500	4,050 00	4,500 00
		\$7,200	\$6,110 00	\$7,200 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$68,025 58	2 per cent.	\$45,732 00	5 per cent.	\$429,335 55	6 per cent.
40,000 00	3½ " "	1,500 00	5½ " "		

Number of loans which are of an amount not exceeding \$3,000 each, 326
 Aggregate amount of the same, \$390,649 55
 Total number of loans upon real estate, 327
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1895, 32,916 87
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend { 2 per cent., \$10,666 19 }
 during the year ending Oct. 31, 1895, . . { 2 per cent., 11,479 79 } 22,145 98
 Number of accounts opened during the year ending Oct. 31, 1895, . 715
 Number of accounts closed during the year ending Oct. 31, 1895, . 453
 Total number of open accounts Oct. 31, 1895, 3,484

Melrose Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$2,522 65
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	286,698 98
Number of same,	5,302
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	221,492 99
Number of same,	3,231
Date of examination by commissioner: March 19.	

MERRIMAC SAVINGS BANK—MERRIMAC.

Incorporated April 19, 1871. Present number of corporators, 47.

WILLIAM H. HASKELL, *President*.

DANIEL J. POORE, *Treasurer*.

WILLIAM B. SARGENT, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

WILLIAM H. HASKELL,

THOS. H. HOYT,

H. O. DELANO.

Open for business every business day, except Saturdays, 8.30 A.M. to 12 M.; 1.30 to 3 P.M.; Saturdays, 8.30 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$100,000 00	Deposits,	\$496,072 20
Bank stock as per schedule, .	7,600 00	Guaranty fund, . .	22,908 98
Loans on bank stock,	9,950 00	Profit and loss account,	1,263 94
Railroad bonds as per schedule, .	56,000 00		
Loans on railroad stock,	800 00		
Real estate by foreclosure,	3,807 31		
Loans on real estate,	220,572 00		
Loans on personal security,	70,200 00		
Deposits in banks, on interest, . .	50,000 00		
Deposits in banks, not on interest, .	1,315 81		
	<hr/>		<hr/>
	\$520,245 12		\$520,245 12

Cash on Deposit in Banks, amount in each:—

Essex National Bank, Haverhill,	\$15,000 00
First National Bank, Merrimac,	36,315 81

Merrimac Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

On 11 shares First National Bank, Merrimac,	\$1,100 00
On 10 shares First National Bank, Merrimac,	1,000 00
On 6 shares First National Bank, Merrimac,	600 00
On 10 shares First National Bank, Merrimac,	1,000 00
On 19 shares Haverhill Safe Deposit and Trust Company, Haverhill,	1,900 00
On 20 shares Manufacturers' National Bank, Boston,	4,000 00
On 15 shares Essex National Bank, Haverhill,	
On 10 shares First National Bank, Haverhill,	
On 5 shares Merrimack National Bank, Haverhill,	350 00

Loan on Railroad Stock : —

On 10 shares Boston & Maine R.R.,	\$800 00
---	----------

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Concord, N. H., 4s,	\$7,000	\$7,385 00	\$7,000 00
of Dayton, Ohio, 4s,	8,000	8,000 00	8,000 00*
of Fall River, Mass., 4s,	7,000	7,525 00	7,000 00
of Haverhill, Mass., 4s,	20,000	20,400 00	20,000 00
of Keene, N. H., 4s,	2,000	2,070 00	2,000 00
of Lynn, Mass., 4s,	5,000	5,125 00	5,000 00
of Meriden, Conn., 4s,	5,000	5,112 50	5,000 00
of Newton, Mass., 4s,	5,000	5,225 00	5,000 00
of Quincy, Mass., 4s,	11,000	11,100 00	11,000 00
of Stamford, Conn., 4s,	5,000	5,225 00	5,000 00
of Waterbury, Conn., 4s,	5,000	5,250 00	5,000 00
Town of Auburn, Me, 4s,	5,000	5,250 00	5,000 00
County of Aroostook, Me., 4½s,	15,000	15,900 00	15,000 00*
	\$100,000	\$103,567 50	\$100,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Powow River National Bank, Amesbury,	\$800	\$1,200 00	\$800 00
17	Blackstone N'l Bank, Boston,	1,700	1,700 00	1,700 00
10	First National Bank, Lynn,	1,000	1,400 00	1,000 00
36	First Nat'l Bank, Merrimac,	3,600	5,580 00	3,600 00
10	Ocean N'l Bank, Newburyport,	500	500 00	500 00
		\$7,600	\$10,380 00	\$7,600 00

Merrimac Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$5,000	\$5,050 00	\$5,000 00
Boston & Maine R.R. 4s, . . .	20,000	20,800 00	20,000 00
Concord & Montreal R.R. 4s, . . .	11,000	11,440 00	11,000 00
Fitchburg R.R. 4s,	15,000	15,000 00	15,000 00
Fitchburg R.R. 4½s,	5,000	5,325 00	5,000 00
	\$56,000	\$57,615 00	\$56,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$35,000 00	3½ per cent.	\$113,575 00	5 per cent.	\$120,747 00	6 per cent.
10,000 00	4 “	11,400 00	5½ “	300 00	7 “
60,500 00	4½ “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$3,807 31
Assessed value of the same,	3,300 00
Net income received from same during year ending Oct. 31, 1895, . . .	73 56
Number of loans which are of an amount not exceeding \$3,000 each, . 171	
Aggregate amount of the same,	150,922 00
Total number of loans upon real estate,	168
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	24,912 29
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,434 18 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 9,482 18 }	18,916 36
Number of accounts opened during the year ending Oct. 31, 1895, . . .	128
Number of accounts closed during the year ending Oct. 31, 1895, . . .	98
Total number of open accounts Oct. 31, 1895,	1,483
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	1,863 82
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	55,891 04
Number of same,	705
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	65,991 44
Number of same,	837
Date of examination by commissioner: July 12.	

MERRIMACK RIVER SAVINGS BANK—LOWELL.

Incorporated Feb. 24, 1871. Present number of corporators, 28.

J. G. PEABODY, *President.*

N. G. LAMSON, *Treasurer.*

N. G. LAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

R. G. BARTLETT,

H. C. HOWE,

C. F. VARNUM,

C. E. ADAMS,

FRANCIS JEWETT,

N. G. LAMSON.

Open for business every business day, 9 A.M. to 1 P.M.; Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . . .	\$109,450 25	Deposits, . . .	\$1,308,674 39
Loans on bank stock, . . .	4,200 00	Guaranty fund, . . .	41,000 00
Railroad bonds as per schedule, . . .	61,000 00	Interest account, . . .	264 75
Real estate by foreclosure, . . .	8,500 00	Profit and loss account, . . .	65,278 65
Loans on real estate, . . .	786,739 22		
Loans on personal security, . . .	358,899 88		
Loans on depositors' books, . . .	3,700 00		
Deposits in banks, on interest, . . .	50,148 21		
Cash on hand, . . .	2,580 23		
	<u>\$1,415,217 79</u>		<u>\$1,415,217 79</u>

Cash on Deposit in Banks, amount in each:—

Old Lowell National Bank, Lowell,	\$15,000 00
Wamesit National Bank, Lowell,	35,148 21

Loans on Bank Stock, amount on each:—

On 5 shares Wamesit National Bank, Lowell,	\$500 00
On 17 shares Wamesit National Bank, Lowell,	1,700 00
On 20 shares Wamesit National Bank, Lowell,	2,000 00

Merrimack River Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlantic Nat'l Bank, Boston, .	\$2,500	\$3,150 00	\$2,845 00
45	Atlas National Bank, Boston, .	4,500	5,535 00	4,500 00
17	Blackstone N'l Bank, Boston, .	1,700	1,700 00	1,700 00
50	Boston National Bank, Boston, .	5,000	5,200 00	5,000 00
20	Columbian Nat'l Bank, Boston, .	2,000	1,940 00	2,000 00
15	Continental N'l Bank, Boston, .	1,500	1,620 00	1,837 50
20	Eliot National Bank, Boston, .	2,000	2,600 00	2,405 00
28	Faneuil Hall N'l Bank, Boston, .	2,800	3,724 00	3,654 00
23	Fourth National Bank, Boston, .	2,300	2,760 00	2,300 00
20	Globe National Bank, Boston, .	2,000	1,700 00	2,000 00
35	Hamilton Nat'l Bank, Boston, .	3,500	3,745 00	3,844 50
40	Howard Nat'l Bank, Boston, .	4,000	3,880 00	4,000 00
40	Metropolitan N'l B'k, Boston, .	4,000	3,720 00	4,000 00
79	N'l Hide & Leather B'k, Boston, .	7,900	8,374 00	8,292 50
62	N'l B'k of No. America, Boston, .	6,200	6,510 00	7,351 50
104	N'l B'k of Redemption, Boston, .	10,400	12,584 00	12,491 50
51	N'l B'k of Commerce, Boston, .	5,100	5,661 00	6,076 75
7	Nat'l Webster Bank, Boston, .	700	728 00	700 00
15	North National Bank, Boston, .	1,500	1,605 00	1,500 00
34	Old Boston N'l Bank, Boston, .	3,400	3,706 00	3,554 50
55	Shawmut Nat'l Bank, Boston, .	5,500	6,022 00	6,592 50
7	State National Bank, Boston, .	700	784 00	700 00
25	Suffolk National Bank, Boston, .	2,500	2,600 00	2,500 00
55	Tremont Nat'l Bank, Boston, .	5,500	4,895 00	5,500 00
102	Wamesit Nat'l Bank, Lowell, .	10,200	14,280 00	14,105 00
		\$97,400	\$109,023 00	\$109,450 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$20,600 00	\$20,000 00
Boston & Lowell R.R. 6s, . . .	1,000	1,010 00	1,000 00
Cheshire R.R. 6s,	2,000	2,100 00	2,000 00
Fitchburg R.R. 4s,	10,000	10,000 00	10,000 00
Fitchburg R.R. 4½s,	25,000	25,800 00	25,000 00
Lowell & Lawrence R.R. 6s, . . .	3,000	3,105 00	3,000 00
	\$61,000	\$62,615 00	\$61,000 00

Merrimack River Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$35,148 21	2 per cent.	\$85,500 00	4½ per cent.	\$89,049 88	5½ per cent.
15,000 00	2½ “	65,000 00	4¾ “	75,685 00	6 “
191,000 00	4 “	608,864 22	5 “	1,440 00	7 “
67,000 00	4¼ “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$8,500 00
Assessed value of the same,	10,850 00
Net income received from same during year ending Oct. 31, 1895, . . .	307 12
Number of loans which are of an amount not exceeding \$3,000 each, . . .	155
Aggregate amount of the same,	228,975 00
Total number of loans upon real estate,	243
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	64,886 71
Times for the dividends fixed by the by-laws: first Saturday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$23,766 20 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 24,592 96 }	48,359 16
Number of accounts opened during the year ending Oct. 31, 1895, . . .	372
Number of accounts closed during the year ending Oct. 31, 1895, . . .	235
Total number of open accounts Oct. 31, 1895,	2,493
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	3,926 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	186,955 63
Number of same,	1,780
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	161,911 87
Number of same,	1,635
Date of examination by commissioner: April 26.	

MIDDLEBOROUGH SAVINGS BANK — MIDDLEBOROUGH.

Incorporated March 15, 1873. Present number of corporators, 36.

EVERETT ROBINSON, *President.*

ANDREW M. WOOD, *Treasurer.*

ANDREW M. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EVERETT ROBINSON,
JAMES H. HARLOW,

MATTHEW H. CUSHING,
SPRAGUE S. STETSON.

(Open for business every business day, 9 A.M. to 12 M.; 2 to 4 P.M.; also Saturday, 7 to 8 P.M.)

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$144,300 00	Deposits, . . .	\$892,154 21
Bank stock as per schedule, .	12,900 00	Guaranty fund, .	29,000 00
Railroad bonds as per schedule, .	61,000 00	Interest account, .	17,621 17
Real estate (for banking purposes),	33,248 09		
Real estate by foreclosure, . . .	13,827 02		
Loans on real estate,	427,430 88		
Loans on personal security, . . .	83,803 43		
Loans to counties, cities or towns (notes),	87,805 00		
Deposits in banks, on interest, .	70,290 68		
Cash on hand,	4,170 28		
	<hr/>		<hr/>
	\$938,775 38		\$938,775 38

Cash on Deposit in Banks, amount in each:—

Mechanics' National Bank, Boston,	\$7,918 78
Winthrop National Bank, Boston,	4,668 74
First National Bank, Merrimac,	10,000 00
Middleborough National Bank, Middleborough,	7,703 16
First National Bank, New Bedford,	10,000 00
Pyncheon National Bank, Springfield,	30,000 00

Middleborough Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass, 4s, . .	\$6,000	\$6,090 00	\$6,000 00
of Canton, Ohio, 5s, . . .	32,400	33,560 00	32,400 00
of Dayton, Ohio, 5s, . . .	10,000	11,250 00	10,000 00*
of Dayton, Ohio, 6s, . . .	6,000	6,060 00	6,000 00*
of Dover, N. H., 4s, . . .	5,000	5,050 00	5,000 00
of Fort Wayne, Ind., 4½s, . .	5,000	5,350 00	5,000 00
of Grand Rapids, Mich., 5s, .	12,000	12,000 00	12,000 00
of Lynn, Mass., 4s, . . .	15,000	15,600 00	15,000 00
of Oshkosh, Wis., 4½s, . . .	22,000	23,255 00	22,000 00
of Rockford, Ill., 4½s, . . .	10,000	10,650 00	10,000 00
of Springfield, Ohio, 6s, . .	4,000	4,080 00	4,000 00
of Youngstown, Ohio, 6s, . .	6,900	7,277 00	6,900 00
United States 5s,	10,000	11,463 00	10,000 00
	\$144,300	\$151,685 00	\$144,300 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
33	Nat'l Webster Bank, Boston, .	\$3,300	\$3,432 00	\$3,300 00
21	Suffolk Nat'l Bank, Boston, .	2,100	2,200 00	2,100 00
22	Tremont Nat'l Bank, Boston, .	2,200	1,958 00	2,200 00
12	Middleborough National B'k, Middleborough,	1,200	1,200 00	1,200 00
30	National Bank of Commerce, New Bedford,	3,000	2,550 00	3,000 00
11	Plymouth N'l B'k, Plymouth,	1,100	1,265 00	1,100 00
		\$12,900	\$12,605 00	\$12,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$20,400 00	\$20,000 00
Fitchburg R.R. 4s,	1,000	1,015 00	1,000 00
Fitchburg R.R. 4½s,	5,000	5,050 00	5,000 00
Fitchburg R.R. 5s,	8,000	8,610 00	8,000 00

Middleborough Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 6s,	5,000	5,150 00	5,000 00
Old Colony R.R. 4s,	10,000	10,700 00	10,000 00
Old Colony R.R. 6s,	7,000	7,135 00	7,000 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,450 00	5,000 00
	\$61,000	\$63,510 00	\$61,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,668 74	2 per cent.	\$78,150 00	4 per cent.	\$19,337 33	5½ per cent.
17,703 16	2½ “	15,455 00	4½ “	441,716 98	6 “
17,918 78	3 “	11,500 00	4½ “		
10,000 00	3½ “	52,880 00	5 “		

Amount invested in real estate for banking purposes,	\$33,248 09
Estimated value of the same,	33,248 09
Assessed value of the same, land only,	5,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	13,827 02
Assessed value of the same,	12,395 00
Number of loans which are of an amount not exceeding \$3,000 each, 591	
Aggregate amount of the same,	393,176 98
Total number of loans upon real estate,	455
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	47,228 64
Times for the dividends fixed by the by-laws: first Monday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$16,383 81 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 16,964 78 }	33,348 59
Number of accounts opened during the year ending Oct. 31, 1895,	436
Number of accounts closed during the year ending Oct. 31, 1895,	281
Total number of open accounts Oct. 31, 1895,	2,998
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	2,375 82
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	160,104 61
Number of same,	2,658
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	136,946 17
Number of same,	1,817
Date of examination by commissioner: May 14.	

MIDDLESEX INSTITUTION FOR SAVINGS—CONCORD.

Incorporated March 4, 1835. Present number of corporators, 20.

SAMUEL HOAR, *President.*

HENRY J. HOSMER, *Treasurer.*

HERBERT W. HOSMER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SAMUEL HOAR,

LORENZO EATON,

CHAS. H. WALCOTT,

CHARLES E. BROWN.

Open for business every business day, 9 A. M. to 2 P. M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$238,700 00	Deposits,	\$1,319,292 88
Railroad bonds as per schedule, .	199,000 00	Guaranty fund, . .	65,000 00
Real estate (for banking purposes),	8,589 68	Interest account, .	31,072 28
Real estate by foreclosure, . . .	4,000 00	Profit and loss account,	11,028 54
Loans on real estate,	439,240 00		
Loans on personal security, . . .	446,550 00		
Loans to counties, cities or towns (notes),	63,400 00		
Deposits in banks, on interest, .	19,396 45		
Deposits in banks, not on interest, .	5,252 83		
Expense account,	2,111 14		
Real estate,	153 60		
	<u>\$1,426,393 70</u>		<u>\$1,426,393 70</u>

Cash on Deposit in Banks, amount in each:—

National Union Bank, Boston,	\$19,396 45
Concord National Bank, Concord,	5,252 83

Middlesex Institution for Savings—Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
66	Blackstone N'l Bank, Boston, .	\$6,600	\$6,600 00	\$6,600 00
100	Boston Nat'l Bank, Boston, .	10,000	10,000 00	10,000 00
50	Central Nat'l Bank, Boston, .	5,000	6,500 00	5,000 00
58	Columbian N'l Bank, Boston, .	5,800	5,626 00	5,800 00
27	Continental N'l Bank, Boston, .	2,700	2,916 00	2,700 00
150	Eliot National Bank, Boston, .	15,000	19,500 00	15,000 00
100	Faneuil Hall N'l B'k, Boston, .	10,000	13,350 00	10,000 00
28	First National Bank, Boston, .	2,800	6,713 00	2,800 00
21	Hamilton Nat'l Bank, Boston, .	2,100	2,247 00	2,100 00
175	Howard Nat'l Bank, Boston, .	17,500	16,450 00	17,500 00
50	Lincoln Nat'l Bank, Boston, .	5,000	3,900 00	5,000 00
50	Market Nat'l Bank, Boston, .	5,000	4,000 00	5,000 00
150	Merchants' N'l Bank, Boston, .	15,000	24,000 00	15,000 00
103	N'l B'k of Commerce, Boston, .	10,300	11,536 00	10,300 00
100	N'l B'k of No. America, Boston, .	10,000	10,600 00	10,000 00
100	National City Bank, Boston, .	10,000	8,100 00	10,000 00
125	National Eagle Bank, Boston, .	12,500	10,343 75	12,500 00
72	N'l Hide & Leather B'k, Boston, .	7,200	7,632 00	7,200 00
200	National Revere Bank, Boston, .	20,000	18,000 00	20,000 00
100	Nat'l Webster Bank, Boston, .	10,000	10,400 00	10,000 00
6	Old Boston N'l Bank, Boston, .	600	654 00	600 00
45	Second Nat'l Bank, Boston, .	4,500	8,010 00	4,500 00
100	Shawmut Nat'l Bank, Boston, .	10,000	10,950 00	10,000 00
100	Shoe & Leather N'l B'k, Boston, .	10,000	9,000 00	10,000 00
111	State National Bank, Boston, .	11,100	12,432 00	11,100 00
100	Tremont Nat'l Bank, Boston, .	10,000	8,900 00	10,000 00
100	Concord Nat'l Bank, Concord, .	10,000	15,000 00	10,000 00
		\$238,700	\$263,359 75	\$238,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s, . . .	\$25,000	\$29,000 00	\$25,000 00
Concord & Montreal R.R. 4s, . . .	47,000	48,880 00	47,000 00
Conn. & Passumpsic Rivers R.R. 4s, . . .	10,000	10,500 00	10,000 00
Eastern R.R. 6s,	37,000	44,400 00	37,000 00
Fitchburg R.R. 4½s,	20,000	20,200 00	20,000 00
Fitchburg R.R. 5s,	25,000	26,750 00	25,000 00
Maine Central R.R. 4s,	5,000	5,050 00	5,000 00
Maine Central R.R. 4½s,	20,000	21,600 00	20,000 00
Sullivan County R.R. 4s,	10,000	10,400 00	10,000 00
	\$199,000	\$216,780 00	\$199,000 00

Middlesex Institution for Savings — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$19,396 45	2 per cent.	\$25,000 00	4½ per cent.	\$166,090 00	6 per cent.
33,400 00	4 “	53,000 00	4¾ “	5,400 00	6½ “
184,000 00	4¼ “	268,900 00	5 “	700 00	7 “
150,500 00	4½ “	62,200 00	5½ “		

Amount invested in real estate for banking purposes,	\$8,589 68
Estimated value of the same,	8,589 68
Assessed value of the same,	5,500 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	4,000 00
Assessed value of the same,	4,100 00
Net income received from same during year ending Oct. 31, 1895, . . .	212 97
Number of loans which are of an amount not exceeding \$3,000 each, . 178	
Aggregate amount of the same,	232,640 00
Total number of loans upon real estate,	181
Amount of investments from which no income is received,	8,589 68
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	64,443 45
Times for the dividends fixed by the by-laws: first Tuesday in June and December.	
Rate and amount of each semi-annual dividend { 2 per cent., \$23,874 26 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 24,655 52 }	48,529 78
Number of accounts opened during the year ending Oct. 31, 1895, . . .	487
Number of accounts closed during the year ending Oct. 31, 1895, . . .	386
Total number of open accounts Oct. 31, 1895,	4,055
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	5,244 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	221,840 59
Number of same,	2,698
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	204,113 86
Number of same,	2,337
Date of examination by commissioner: March 22.	

MILFORD SAVINGS BANK — MILFORD.

Incorporated April 24, 1851. Present number of corporators, 45.

JOHN P. DANIELS, *President*.

JAMES E. WALKER, *Treasurer*.

JAMES E. WALKER, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

CHARLES F. CLAPLIN,

JOHN P. DANIELS,

JESSE A. TAFT.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1.30 to 3.30 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$255,500 00	Deposits,	\$1,773,195 14
Bank stock as per schedule, .	182,278 99	Guaranty fund,	53,766 33
Loans on bank stock,	15,830 00	Profit and loss account,	9,592 97
Railroad bonds as per schedule, .	151,000 00		
Loans on railroad stock,	26,500 00		
Real estate (for banking purposes),	25,000 00		
Real estate by foreclosure,	11,913 00		
Loans on real estate,	616,916 00		
Loans on personal security,	432,670 00		
Loans to counties, cities or towns (notes),	98,600 00		
Deposits in banks, on interest,	10,231 24		
Deposits in banks, not on interest,	10,115 21		
	<hr/> \$1,836,554 44		<hr/> \$1,836,554 44

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	\$1,231 24
Milford National Bank, Milford,	19,115 21

Loans on Bank Stock, amount on each:—

On 25 shares Home National Bank, Milford,	\$2,200 00
On 27 shares Milford National Bank, Milford,	} 5,000 00
On 15 shares Central National Bank, Boston,	
On 10 shares National Market Bank, Brighton,	

Milford Savings Bank — Continued.

On 54 shares Milford National Bank, Milford,	\$5,000 00
On 20 shares Milford National Bank, Milford,	2,000 00
On 2 shares Milford National Bank, Milford,	180 00
On 7 shares Milford National Bank, Milford,	650 00
On 8 shares Milford National Bank, Milford,	800 00

Loans on Railroad Stock, amount on each:—

On 10 shares Boston & Albany R.R.,	\$1,500 00
On 240 shares Boston & Maine R.R.,	25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$25,000	\$27,620 00	\$25,000 00
of Bridgeport, Conn., 4s,	6,000	6,420 00	6,000 00
of Cleveland, Ohio, 4s,	14,000	14,400 00	14,000 00
of Cleveland, Ohio, 5s,	6,100	6,600 00	6,000 00
of Dayton, Ohio, 4s,	15,000	15,300 00	15,000 00*
of Grand Rapids, Mich., 4½s,	6,000	6,600 00	6,000 00
of New Britain, Conn, 4s,	20,000	20,600 00	20,000 00
of Newport, R. I., 4s,	10,000	10,800 00	10,000 00
of Portland, Me., 6s,	2,000	2,500 00	2,000 00
of Providence, R. I., 5s,	25,000	28,600 00	25,000 00
of Somerville, Mass., 4s,	20,000	20,450 00	20,000 00
of Woonsocket, R. I., 4s,	15,000	15,375 00	15,000 00
Town of Beverly, Mass, 4s,	15,000	15,900 00	15,000 00
of Framingham, Mass., 4s,	20,000	20,900 00	20,000 00
of Maynard, Mass., 4s,	20,000	21,200 00	20,000 00
of Milford, Mass., 6s,	10,000	10,300 00	10,000 00
of Weymouth, Mass, 4s,	10,000	10,650 00	10,000 00
United States 4s,	16,500	18,397 50	16,500 00
	\$255,500	\$272,612 50	\$255,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, . .	\$1,000	\$1,260 00	\$1,530 00
50	Atlas National Bank, Boston, .	5,000	6,150 00	6,500 00
15	Blackstone N'l Bank, Boston,	1,500	1,500 00	1,500 00
7	Boylston Nat'l Bank, Boston,	700	924 00	1,070 12
150	Central Nat'l Bank, Boston, .	15,000	19,500 00	22,000 00

Milford Savings Bank—Continued.

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Continental N'l B'k, Boston, .	\$2,500	\$2,700 00	\$2,955 25
48	Eliot National Bank, Boston, .	4,800	6,240 00	5,682 99
40	Freeman's N'l Bank, Boston, .	4,000	3,600 00	5,360 00
42	Howard Nat'l Bank, Boston, .	4,200	3,948 00	4,496 00
100	National Bank of the Common-wealth, Boston, . . .	10,000	13,900 00	13,900 00
110	N'l B'k of Redemption, Boston, .	11,000	13,310 00	15,655 00
5	Nat'l Eagle Bank, Boston, .	500	410 00	588 75
25	Nat'l Exchange Bank, Boston, .	2,500	3,125 00	3,581 25
100	N'l Hide & Leather B'k, Boston, .	10,000	10,600 00	10,659 50
30	National Revere Bank, Boston, .	3,000	2,700 00	3,000 00
47	National Union Bank, Boston, .	4,700	6,345 00	7,496 50
4	Nat'l Webster Bank, Boston, .	400	416 00	400 00
78	North National Bank, Boston, .	7,800	8,346 00	10,766 63
100	Shawmut Nat'l Bank, Boston, .	10,000	10,900 00	12,057 50
2	Shoe & Leather N'l B'k, Boston, .	200	180 00	274 50
40	Washington N'l Bank, Boston, .	4,000	4,320 00	5,505 00
100	Home Nat'l Bank, Brockton, .	10,000	17,500 00	10,000 00
18	Hopkinton N'l B'k, Hopkinton, .	1,800	1,800 00	1,800 00
75	Home National Bank, Milford, .	7,500	11,250 00	7,500 00
263	Milford Nat'l Bank, Milford, .	26,300	39,450 00	28,000 00
		\$148,400	\$190,374 00	\$182,278 99

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . . .	\$25,000	\$26,375 00	\$25,000 00
Boston & Lowell R.R. 4s, . . .	20,000	20,800 00	20,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,500 00	10,000 00
Boston & Maine R.R. 4½s, . . .	15,000	17,475 00	15,000 00
Fitchburg R.R. 4s, . . .	15,000	15,150 00	15,000 00
Fitchburg R.R. 5s, . . .	15,000	16,875 00	15,000 00
Milford & Woonsocket R.R. 5s, .	4,000	4,360 00	4,000 00
Old Colony R.R. 4s, . . .	10,000	10,900 00	10,000 00
Old Colony R.R. 6s, . . .	2,000	2,080 00	2,000 00
Portland & Ogdensburg R.R. 6s, .	15,000	15,900 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	20,800 00	20,000 00
		\$151,000	\$161,215 00
			\$151,000 00

Milford Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,231 24	2 per cent.	\$154,400 00	4½ per cent.	\$92,175 00	6 per cent.
311,700 00	4 “	438,476 00	5 “	950 00	6½ “
20,000 00	4½ “	11,800 00	5½ “	3,015 00	7 “
158,000 00	4¾ “				

Amount invested in real estate for banking purposes,	\$25,000 00
Estimated value of the same,	25,000 00
Assessed value of the same,	24,000 00
Net income received from same during year ending Oct. 31, 1895,	1,291 64
Value, by books, of other real estate held or owned by foreclosure or otherwise,	11,913 00
Assessed value of the same,	14,700 00
Number of loans which are of an amount not exceeding \$3,000 each, 372	
Aggregate amount of the same,	360,647 24
Total number of loans upon real estate,	367
Amount of investments from which no income is received,	11,913 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	81,992 42
Times for the dividends fixed by the by-laws: second Saturday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$32,762 12 } during the year ending Oct. 31, 1895, { 2 per cent., 33,403 21 }	66,165 33
Number of accounts opened during the year ending Oct. 31, 1895,	740
Number of accounts closed during the year ending Oct. 31, 1895,	536
Total number of open accounts Oct. 31, 1895,	5,439
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	3,596 54
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	326,888 49
Number of same,	4,525
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	314,924 25
Number of same,	4,117
Date of examination by commissioner: February 25.	

MILLBURY SAVINGS BANK—MILLBURY.

Incorporated April 10, 1854. Present number of corporators, 43.

LEVI L. WHITNEY, *President.*

DAVID ATWOOD, *Treasurer.*

DAVID ATWOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DAVID T. MARCH,

DAMIEN DUCHARME,

LEVI L. WHITNEY,

A. ARMSBY,

IRA N. GODDARD,

A. S. WINTER.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$66,000 00	Deposits,	\$889,886 44
Bank stock as per schedule, .	152,250 00	Guaranty fund, . .	34,000 00
Loans on bank stock,	21,040 00	Interest account, . .	27,858 49
Railroad bonds as per schedule, .	64,000 00	Profit and loss account,	10,030 00
Loans on railroad stock,	150 00	Suspense,	50 00
Real estate (for banking purposes),	15,500 00	Rents,	100 00
Real estate by foreclosure,	6,690 36		
Loans on real estate,	362,015 00		
Loans on personal security,	171,410 00		
Loans to counties, cities or towns (notes),	70,700 00		
Deposits in banks, on interest,	30,233 38		
Expense account,	459 12		
Insurance,	110 37		
Cash on hand,	1,366 70		
	<u>\$961,924 93</u>		<u>\$961,924 93</u>

Cash on Deposit in Bank :—

Millbury National Bank, Millbury, \$30,233 38

Loans on Bank Stock, amount on each :—

On 50 shares Millbury National Bank, Millbury, \$4,000 00

On 38 shares Millbury National Bank, Millbury, 3,040 00

On 40 shares Spencer National Bank, Spencer, 4,000 00

On 100 shares Broadway National Bank, Boston, 10,000 00

Loan on Railroad Stock :—

On 1 share Boston & Albany R.R., \$150 00

Millbury Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Columbus, Ohio, 4s, . . .	\$10,000	\$10,050 00	\$10,000 00*
of Dubuque, Iowa, 6s, . . .	3,000	3,000 00	3,000 00
of Grand Rapids, Mich., 4½s, . .	15,000	16,500 00	15,000 00
of Milwaukee, Wis., 5s, . . .	10,000	10,300 00	10,000 00
of New Britain, Conn., 4s, . . .	10,000	11,500 00	10,000 00
of Youngstown, Ohio, 5s, . . .	15,000	15,725 00	15,000 00
Town of Westborough, Mass., 5s, .	3,000	3,390 00	3,000 00
	\$66,000	\$70,465 00	\$66,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston, . .	\$5,000	\$6,150 00	\$5,000 00
42	Blackstone N'l Bank, Boston, . .	4,200	4,200 00	4,200 00
49	Boston National Bank, Boston, . .	4,900	4,900 00	4,900 00
20	Continental N'l Bank, Boston, . .	2,000	2,160 00	2,000 00
100	Eliot National Bank, Boston, . .	10,000	13,300 00	10,000 00
50	First Ward N'l Bank, Boston, . .	5,000	6,500 00	5,000 00
42	Globe National Bank, Boston, . .	4,200	3,570 00	4,200 00
25	Hamilton Nat'l Bank, Boston, . .	2,500	2,675 00	2,500 00
25	Manufacturers' N'l B'k, Boston, . .	2,500	2,500 00	2,500 00
23	Merchants' N'l Bank, Boston, . .	2,300	3,600 00	2,300 00
57	N'l B'k of Commerce, Boston, . .	5,700	6,327 00	5,700 00
200	National Bank of the Common- wealth, Boston, . . .	20,000	27,800 00	20,000 00
15	N'l B'k of No. America, Boston, . .	1,500	1,605 00	1,500 00
12	National Eagle Bank, Boston, . .	1,200	996 00	1,200 00
50	N'l Hide & Leather B'k, Boston, . .	5,000	5,300 00	5,000 00
40	North Nat'l Bank, Boston, . . .	4,000	4,200 00	4,000 00
3	Old Boston N'l Bank, Boston, . .	300	327 00	300 00
35	Second National Bank, Boston, . .	3,500	6,265 00	3,500 00
25	Shawmut N'l Bank, Boston, . . .	2,500	2,750 00	2,500 00
74	Shoe & Leather N'l B'k, Boston, . .	7,400	6,660 00	7,400 00
25	South End Nat'l Bank, Boston, . .	2,500	1,875 00	2,500 00
50	State Nat'l Bank, Boston, . . .	5,000	5,600 00	5,000 00
20	Suffolk National Bank, Boston, . .	2,000	2,100 00	2,000 00
68	Third National Bank, Boston, . .	6,800	6,188 00	6,800 00
15	Winthrop Nat'l Bank, Boston, . .	1,500	1,965 00	1,500 00
40	Grafton Nat'l Bank, Grafton, . .	4,000	4,000 00	4,000 00
3	Leicester N'l Bank, Leicester, . .	300	400 00	300 00
168	Millbury Nat'l Bank, Millbury, . .	16,800	16,800 00	16,800 00

Millbury Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Second N'l B'k, Norwich, Ct.,	\$4,000	\$4,000 00	\$4,000 00
12 $\frac{3}{4}$	Oxford Nat'l Bank, Oxford, .	1,250	1,250 00	1,250 00
36	Central N'l Bank, Worcester, .	3,600	5,220 00	3,600 00
27	City Nat'l Bank, Worcester, .	2,700	3,915 00	2,700 00
5	Citizens' N'l B'k, Worcester, .	500	650 00	500 00
17	Mechanics' N'l B'k, Worcester,	1,700	1,530 00	1,700 00
50	Quinsigamond National Bank, Worcester,	5,000	7,000 00	5,000 00
9	Worcester N'l B'k, Worcester,	900	1,305 00	900 00
		\$152,250	\$175,583 00	\$152,250 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$4,000	\$4,000 00	\$4,000 00
Fitchburg R.R. 4 $\frac{1}{2}$ s,	10,000	10,100 00	10,000 00
Fitchburg R.R. 5s,	10,000	10,700 00	10,000 00
Providence & Worcester R.R. 6s, .	20,000	20,600 00	20,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,700 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	11,900 00	10,000 00
	\$64,000	\$68,000 00	\$64,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$30,233 38	3 per cent.	\$63,100 00	4 $\frac{1}{2}$ per cent.	\$5,000 00	5 $\frac{1}{2}$ per cent.
64,100 00	4 " "	25,000 00	4 $\frac{3}{4}$ " "	167,265 00	6 " "
79,000 00	4 $\frac{1}{4}$ " "	221,850 00	5 " "		

Amount invested in real estate for banking purposes, \$15,500 00
 Estimated value of the same, 18,000 00
 Assessed value of the same, 11,500 00
 Net income received from same during year ending Oct. 31, 1895, . . . 586 37

Millbury Savings Bank — Concluded.

Value, by books, of other real estate held or owned by foreclosure or otherwise,	\$6,690 36
Assessed value of the same,	13,870 00
Number of loans which are of an amount not exceeding \$3,000 each, . 235	
Aggregate amount of the same,	340,890 00
Total number of loans upon real estate, 242	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	45,188 08
Times for the dividends fixed by the by-laws: second Monday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$16,601 41 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 16,913 82 }	33,515 23
Number of accounts opened during the year ending Oct. 31, 1895, . 219	
Number of accounts closed during the year ending Oct. 31, 1895, . 166	
Total number of open accounts Oct. 31, 1895, 2,061	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	2,142 99
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	109,939 88
Number of same, 1,465	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	105,632 61
Number of same, 1,205	
Date of examination by commissioner: April 4.	

MILLIS SAVINGS BANK—MILLIS.

Incorporated March 4, 1892. Present number of corporators, 52.

MOSES C. ADAMS, *President.*

OSGOOD T. DEAN, *Treasurer.*

OSGOOD T. DEAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LOUIS LACROIX,

ASAHEL F. LOVELL,

MOSES C. ADAMS,

GEORGE C. THRASHER,

HENRY T. RICHARDSON.

Open for business every business day, 9 A.M. to 12 M.; Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$3,950 00	Deposits, . . .	\$8,045 49
Loans on personal security,* . .	3,115 00	Guaranty fund, . .	82 65
Deposits in banks, on interest, .	817 56	Interest account, . .	99 61
Expense account, . . .	28 03	Profit and loss ac-	
Office furniture, . . .	270 53	count, . . .	54 12
Cash on hand, . . .	100 75		
	<u>\$8,281 87</u>		<u>\$8,281 87</u>

* Since reduced within the legal limit.

Cash on Deposit in Bank:—

Shoe & Leather National Bank, Boston, \$817 56†

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$817 56	2 per cent.	\$6,740 00	6 per cent.	\$325 00	8 per cent.

† This deposit, in excess of limit, has since been reduced.

Millis Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	12	
Aggregate amount of the same,		\$7,065 00
Total number of loans upon real estate,	5	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		489 30
Times for the dividends fixed by the by-laws: second Wednesday in January and July.		
Rate and amount of each semi-annual dividend { 2 per cent., \$111 89 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 122 22 }		234 11
Number of accounts opened during the year ending Oct. 31, 1895,	57	
Number of accounts closed during the year ending Oct. 31, 1895,	52	
Total number of open accounts Oct. 31, 1895,	113	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		133 78
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		14,568 38
Number of same,	271	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		14,546 67
Number of same,	234	
Date of examination by commissioner: January 11		

MINERS' SAVINGS BANK—WEST STOCKBRIDGE.

Incorporated Feb. 26, 1872. Present number of corporators, 24.

WILLIAM M. KNIFFEN, *President.*

WILLIAM C. SPAULDING, *Treasurer.*

WILLIAM C. SPAULDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THEODORE S. HEATH,

HUBBARD F. THOMPSON,

WILLIAM C. SPAULDING,

C. R. VAN BUSKIRK,

C. E. BOSTWICK.

Open for business Monday and Friday, 9 A.M. to 12 M ; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$13,830 25	Deposits, . . .	\$123,082 34
Bank stock as per schedule, .	11,645 50	Guaranty fund, .	3,899 03
Railroad bonds as per schedule, .	38,595 00	Interest account, .	703 58
Loans on real estate, . . .	43,900 00	Profit and loss ac-	
Loans on personal security, .	20,460 00	count, . . .	1,758 67
Deposits in banks, not on interest,	1,012 87		
	<u>\$129,443 62</u>		<u>\$129,443 62</u>

Cash on Deposit in Bank :—

Housatonic National Bank, Stockbridge, \$1,012 87

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s, . .	\$6,000	\$6,500 00	\$6,975 00
of Sioux City, Iowa, 6s, . .	3,700	3,855 25	3,855 25
Town of Rockingham, Vt., 4s, . .	3,000	3,000 00	3,000 00
	<u>\$12,700</u>	<u>\$13,355 25</u>	<u>\$13,830 25</u>

Miners' Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	National Mahaiwe Bank, Great Barrington,	\$1,000	\$1,457 50	\$1,457 50
20	City Nat'l Bank, Holyoke,	2,000	2,240 00	2,240 00
5	Lee National Bank, Lee,	500	700 00	700 00
15	Berkshire N'l B'k, No. Adams,	1,500	1,750 00	1,840 00
11	Pittsfield N'l Bank, Pittsfield,	1,100	2,078 00	2,078 00
4	Agawam N'l B'k, Springfield,	400	460 00	480 00
5	First Nat'l Bank, Springfield,	500	600 00	750 00
14	Housatonic Nat'l Bank, Stockbridge,	1,400	2,170 00	2,100 00
		\$8,400	\$11,455 50	\$11,645 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$2,000	\$2,050 00	\$2,050 00
Boston & Maine R.R. 4s,	3,000	3,000 00	3,000 00
Dexter & Piscataquis R.R. 4s,	4,000	3,960 00	3,960 00
Fitchburg R.R. 4s,	3,000	3,000 00	2,970 00
N. Y. & N. E. R.R. (terminal) 4s,	10,000	11,000 00	11,175 00
Upper Coos R.R. 4½s,	8,000	8,720 00	8,720 00
Vermont & Massachusetts R.R. 5s,	6,000	6,500 00	6,720 00
	\$36,000	\$38,230 00	\$38,595 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$43,930 00	5 per cent.	\$2,970 00	5½ per cent.	\$17,460 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, . . . 45
 Aggregate amount of the same, \$37,960 00
 Total number of loans upon real estate, 40
 Amount of investments from which no income is received, 2,000 00
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1895, 6,283 04
 Times for the dividends fixed by the by-laws: first Wednesday in January
 and July.

Miners' Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$2,496 05 }	\$4,925 94
during the year ending Oct. 31, 1895, . . . { 2 per cent., 2,429 89 }	
Number of accounts opened during the year ending Oct. 31, 1895, . . . 40	
Number of accounts closed during the year ending Oct. 31, 1895, . . . 38	
Total number of open accounts Oct. 31, 1895, 394	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	577 95
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	12,368 69
Number of same, 222	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	21,467 27
Number of same, 280	
Date of examination by commissioner : September 30.	

MONSON SAVINGS BANK—MONSON.

Incorporated March 29, 1872. Present number of corporators, 27.

EDWARD F. MORRIS, *President.*

FRANK E. MORRIS, *Treasurer.*

FRANK E. MORRIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. D. NORCROSS,	E F. MORRIS,
R. M. REYNOLDS,	D. G. POTTER.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.	LIABILITIES.
<div style="display: flex; justify-content: space-between;"> <div>Public funds as per schedule, . . .</div> <div>\$117,000 00</div> </div> <div style="display: flex; justify-content: space-between;"> <div>Bank stock as per schedule, . . .</div> <div>42,400 00</div> </div> <div style="display: flex; justify-content: space-between;"> <div>Loans on bank stock, . . .</div> <div>5,500 00</div> </div> <div style="display: flex; justify-content: space-between;"> <div>Railroad bonds as per schedule, . . .</div> <div>95,000 00</div> </div> <div style="display: flex; justify-content: space-between;"> <div>Real estate (for banking purposes), . . .</div> <div>39,000 00</div> </div> <div style="display: flex; justify-content: space-between;"> <div>Loans on real estate, . . .</div> <div>568,470 00</div> </div> <div style="display: flex; justify-content: space-between;"> <div>Loans on personal security, . . .</div> <div>13,700 00</div> </div> <div style="display: flex; justify-content: space-between;"> <div>Deposits in banks, on interest, . . .</div> <div>54,078 16</div> </div> <div style="display: flex; justify-content: space-between;"> <div>Deposits in banks, not on interest, . . .</div> <div>1,775 92</div> </div> <div style="display: flex; justify-content: space-between;"> <div>Expense account, . . .</div> <div>248 19</div> </div> <div style="display: flex; justify-content: space-between;"> <div>Cash on hand, . . .</div> <div>638 72</div> </div> <div style="display: flex; justify-content: space-between; border-top: 1px solid black;"> <div></div> <div>\$937,810 99</div> </div>	<div style="display: flex; justify-content: space-between;"> <div>Deposits, . . .</div> <div>\$865,038 49</div> </div> <div style="display: flex; justify-content: space-between;"> <div>Guaranty fund, . . .</div> <div>42,000 00</div> </div> <div style="display: flex; justify-content: space-between;"> <div>Interest account, . . .</div> <div>28,888 05</div> </div> <div style="display: flex; justify-content: space-between;"> <div>Profit and loss account, . . .</div> <div>1,884 45</div> </div> <div style="display: flex; justify-content: space-between; border-top: 1px solid black;"> <div></div> <div>\$937,810 99</div> </div>

Cash on Deposit in Banks, amount in each:—

City National Bank, Holyoke,	\$5,000 00
Monson National Bank, Monson,	1,775 92
Agawam National Bank, Springfield,	7,500 00
Chicopee National Bank, Springfield,	10,000 00
John Hancock National Bank, Springfield,	10,000 00
Pynchon National Bank, Springfield,	10,000 00
Springfield Safe Deposit and Trust Company, Springfield,	5,490 73
Springfield National Bank, Springfield,	6,087 43

Loans on Bank Stock, amount on each:—

On 43 shares Monson National Bank, Monson,	\$3,500 00
On 20 shares Palmer National Bank, Palmer,	2,000 00

Monson Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	\$10,000	\$10,300 00	\$10,000 00
of Chicago, Ill., 4s,	10,000	10,100 00	10,000 00*
of Cleveland, Ohio, 5s, . . .	10,000	10,900 00	10,000 00
of Everett, Mass., 4s,	10,000	10,800 00	10,000 00
of Grand Rapids, Mich., 4½s, .	10,000	11,000 00	10,000 00
of Lynn, Mass., 4s,	10,000	10,400 00	10,000 00
of Malden, Mass., 4s,	10,000	10,800 00	10,000 00
of Newton, Mass., 4s,	7,000	7,400 00	7,000 00
of Youngstown, Ohio, 5s, . . .	10,000	10,600 00	10,000 00
Town of Burlington, Vt., 4s, . .	5,000	5,100 00	5,000 00
of Methuen, Mass., 4s,	5,000	5,325 00	5,000 00
of Monson, Mass., 4s,	20,000	21,100 00	20,000 00
	\$117,000	\$123,825 00	\$117,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Blackstone Nat'l B'k, Boston, .	\$1,000	\$1,000 00	\$1,000 00
25	Eliot National Bank, Boston, .	2,500	3,325 00	2,500 00
5	Massachusetts N'l B'k, Boston,	500	500 00	500 00
30	Merchants' N'l Bank, Boston, .	3,000	4,500 00	3,000 00
25	N'l B'k of Commerce, Boston,	2,500	2,775 00	2,500 00
20	N'l B'k of No. America, Boston,	2,000	2,200 00	2,000 00
25	N'l B'k of Redemption, Boston,	2,500	3,000 00	2,500 00
20	National Eagle Bank, Boston,	2,000	2,000 00	2,000 00
5	Nat'l Exchange Bank, Boston,	500	625 00	500 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,050 00	1,000 00
11	National Revere Bank, Boston,	1,100	1,100 00	1,100 00
6	Nat'l Webster Bank, Boston, .	600	624 00	600 00
20	North National Bank, Boston,	2,000	2,100 00	2,000 00
5	State National Bank, Boston, .	500	560 00	500 00
40	Suffolk Nat'l Bank, Boston, . .	4,000	4,200 00	4,000 00
10	Tremont Nat'l Bank, Boston, . .	1,000	1,000 00	1,000 00
25	City National Bank, Holyoke,	2,500	2,800 00	2,500 00
70	Monson Nat'l Bank, Monson, . .	7,000	9,800 00	7,000 00
19	Agawam N'l B'k, Springfield,	1,900	1,900 00	1,900 00
20	City Nat'l Bank, Springfield, . .	2,000	2,800 00	2,000 00
20	First Nat'l Bank, Springfield, .	2,000	2,400 00	2,000 00
3	Ware National Bank, Ware, . .	300	330 00	300 00
		\$42,400	\$50,589 00	\$42,400 00

Monson Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$10,000	\$10,225 00	\$10,000 00
Boston & Maine R.R. 4s. . . .	10,000	10,400 00	10,000 00
Boston & Providence R.R. 4s, . .	10,000	10,600 00	10,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,400 00	10,000 00
Connecticut River R.R. 4s, . . .	10,000	10,600 00	10,000 00
Conn. & Passumpsic Rivers R.R. 4s,	10,000	10,500 00	10,000 00
Eastern R.R. 6s,	5,000	6,000 00	5,000 00
Fitchburg R.R. 4½s,	10,000	10,100 00	10,000 00
Maine Central R.R. 4s,	10,000	10,100 00	10,000 00
Old Colony R.R. 4s,	10,000	10,700 00	10,000 00
	\$95,000	\$99,625 00	\$95,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$54,078 16	4 per cent.	\$566,070 00	5 per cent.	\$21,600 00	6 per cent.

Amount invested in real estate for banking purposes,	\$39,000 00
Estimated value of the same,	39,000 00
Assessed value of the same,	15,500 00
Net income received from same during year ending Oct. 31, 1895, . . .	1,475 00
Number of loans which are of an amount not exceeding \$3,000 each, 202	
Aggregate amount of the same,	284,555 00
Total number of loans upon real estate,	257
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	47,094 21
Times for the dividends fixed by the by-laws: first Monday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$16,180 64 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 16,672 65 }	32,853 29
Number of accounts opened during the year ending Oct. 31, 1895, . . .	278
Number of accounts closed during the year ending Oct. 31, 1895, . . .	232
Total number of open accounts Oct. 31, 1895,	2,088
Total expenses of the corporation for the year ending Oct. 31, 1895 (ex- clusive of taxes),	3,006 90
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	152,795 38
Number of same,	1,357
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	145,109 86
Number of same,	1,166
Date of examination by commissioner: August 22.	

NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

Incorporated April 2, 1834. Present number of corporators, 41.

THADDEUS C. DEFRIEZ, *President.*

GEORGE H. BROCK, *Treasurer.*

GEO. H. BROCK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THADDEUS C. DEFRIEZ,

ALMON T. MOWRY,

DAVID FOLGER,

HENRY PADDOCK,

DAVID PARKER.

Open for business every business day, from May to November, 9 A.M. to 1 P.M.;
November to May, 10 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS		LIABILITIES.	
Public funds, as per schedule, .	\$84,000 00	Deposits,	\$466,893 09
Bank stock as per schedule, .	20,300 00	Guaranty fund, .	18,156 19
Loans on bank stock,	725 00	Profit and loss ac-	
Railroad bonds, as per schedule,	63,500 00	count,	19,029 06
Real estate (for banking pur-			
poses),	4,000 00		
Real estate by foreclosure, . .	3,000 00		
Loans on real estate,	278,971 74		
Loans on personal security, .	28,665 00		
Loans to counties, cities or towns			
(notes),	3,000 00		
Loans on depositors' books, .	100 00		
Deposits in banks, on interest, .	14,205 93		
Deposits in banks, not on interest,	2,174 29		
Expense account,	591 03		
Cash on hand,	845 35		
	<u>\$504,078 34</u>		<u>\$504,078 34</u>

Cash on Deposit in Banks, amount in each:—

North National Bank, Boston,	\$8,775 26
Shoe and Leather National Bank, Boston,	5,430 67
Pacific National Bank, Nantucket,	2,174 29

Loans on Bank Stock, amount on each:—

On 3 shares Pacific National Bank, Nantucket,	\$250 00
On 6 shares Pacific National Bank, Nantucket,	475 00

Nantucket Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 5s, . . .	\$5,000	\$5,400 00	\$5,000 00
of Cleveland, Ohio, 6s, . . .	3,000	3,045 00	3,000 00
of Detroit, Mich., 7s, . . .	1,000	1,250 00	1,000 00
of East Saginaw, Mich., 4½s, . . .	7,000	7,385 00	7,000 00
of Fall River, Mass., 6s, . . .	6,000	6,630 00	6,000 00
of Grand Rapids, Mich., 4½s, . . .	10,000	11,000 00	10,000 00
of Milwaukee, Wis., 5s, . . .	10,000	10,800 00	10,000 00
of New London, Conn., 7s, . . .	1,000	1,260 00	1,000 00
of Oshkosh, Wis., 4½s, . . .	2,500	2,625 00	2,500 00
of Rockford, Ill., 4½s, . . .	4,000	4,280 00	4,000 00
of Saginaw, Mich., 4½s, . . .	5,000	5,500 00	5,000 00
of Scranton, Pa., 6s, . . .	3,500	3,570 00	3,500 00
of Sioux City, Iowa, 4½s, . . .	15,000	15,750 00	15,000 00
Town of Attleborough, Mass., 4s, . . .	5,000	5,300 00	5,000 00
of Beverly, Mass., 4s, . . .	1,000	1,040 00	1,000 00
District of Columbia 6s, . . .	5,000	5,800 00	5,000 00
	\$84,000	\$90,635 00	\$84,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Blackstone N'l Bank, Boston, .	\$700	\$700 00	\$700 00
10	Boylston Nat'l Bank, Boston, .	1,000	1,310 00	1,000 00
10	Columbian N'l Bank, Boston, .	1,000	1,000 00	1,000 00
10	Continental N'l Bank, Boston, .	1,000	1,080 00	1,000 00
15	Eliot National Bank, Boston, .	1,500	1,995 00	1,500 00
10	Faneuil Hall N'l B'k, Boston, .	1,000	1,330 00	1,000 00
19	Lincoln Nat'l Bank, Boston, .	1,900	1,482 00	1,900 00
8	Metropolitan N'l B'k, Boston, .	800	744 00	800 00
10	N'l B'k of No. America, Boston, .	1,000	1,070 00	1,000 00
10	Nat'l Exchange Bank, Boston, .	1,000	1,250 00	1,000 00
15	National Revere Bank, Boston, .	1,500	1,395 00	1,500 00
20	North National Bank, Boston, .	2,000	2,100 00	2,000 00
10	Old Boston N'l Bank, Boston, .	1,000	1,090 00	1,000 00
15	Shawmut Nat'l Bank, Boston, .	1,500	1,650 00	1,500 00
10	South End N'l Bank, Boston, .	1,000	750 00	1,000 00
14	National Bank of Commerce, New Bedford, . . .	1,400	1,190 00	1,400 00
10	Pacific N'l Bank, Nantucket, .	1,000	1,300 00	1,000 00
		\$20,300	\$21,436 00	\$20,300 00

Nantucket Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$15,000	\$15,225 00	\$15,000 00
Boston & Lowell R.R. 5s, . . .	1,000	1,040 00	1,000 00
Boston & Lowell R.R. 6s, . . .	4,000	4,040 00	4,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,225 00	5,000 00
Boston, Winthrop & Shore R.R. 5s,	6,000	6,420 00	6,000 00
Concord & Montreal R.R. 4s, . . .	5,000	5,200 00	5,000 00
Fitchburg R.R. 4½s,	5,000	5,050 00	5,000 00
Fitchburg R.R. 6s,	2,000	2,060 00	2,000 00
Maine Central R.R. 7s,	5,000	6,800 00	5,000 00
Old Colony R.R. 6s,	5,000	5,135 00	5,000 00
Upper Coos R.R. 4½s,	10,500	11,400 00	10,500 00
	\$63,500	\$67,595 00	\$63,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,775 26	2 per cent.	\$27,200 00	4½ per cent.	\$139,211 74	6 per cent.
5,430 67	2½ “	120,170 00	5 “	530 00	7 “
3,000 00	4 “	21,350 00	5½ “		

Amount invested in real estate for banking purposes,	\$4,000 00
Estimated value of the same,	5,000 00
Assessed value of the same,	5,400 00
Net income received from same during year ending Oct. 31, 1895, . . .	275 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	3,000 00
Assessed value of the same,	3,000 00
Net income received from same during year ending Oct. 31, 1895, . . .	97 50
Number of loans which are of an amount not exceeding \$3,000 each, . .	139
Aggregate amount of the same,	141,236 00
Total number of loans upon real estate,	174
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	24,867 85
Times for the dividends fixed by the by-laws: second Monday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$8,738 49 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 8,899 76 }	17,638 25
Number of accounts opened during the year ending Oct. 31, 1895, . . .	160
Number of accounts closed during the year ending Oct. 31, 1895, . . .	145
Total number of open accounts Oct. 31, 1895,	1,289

Nantucket Institution for Savings — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$1,647 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	73,269 58
Number of same,	340
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	78,362 32
Number of same,	1,095
Date of examination by commissioner: August 16.	

NATICK FIVE CENTS SAVINGS BANK—NATICK.

Incorporated April 5, 1859. Present number of corporators, 40.

JOHN O. WILSON, *President*.

FREDERICK O. BASTON, *Treasurer*.

FREDERICK O. BASTON, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

LEONARD WINCH,

FRANCIS BIGELOW,

WILLIAM NUTT,

F. H. HAYES,

FREDERICK O. BASTON,

ALBERT MEAD.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . .	\$145,000 00	Deposits,	\$1,351,053 12
Loans on public funds,	620 00	Guaranty fund, . .	72,300 00
Bank stock as per schedule, . .	101,100 00	Interest account, . .	15,165 66
Loans on bank stock,	11,200 00	Profit and loss account,	28,523 80
Railroad bonds as per schedule, .	124,000 00		
Real estate by foreclosure, . .	4,283 56		
Loans on real estate,	945,768 00		
Loans on personal security, . .	29,127 00		
Loans to counties, cities or towns (notes),	67,400 00		
Loans on depositors' books, . .	615 00		
Deposits in banks, on interest, . .	29,728 65		
Expense account,	1,958 43		
Cash on hand,	6,241 94		
	<u>\$1,467,042 58</u>		<u>\$1,467,042 58</u>

Cash on Deposit in Banks, amount in each:—

North National Bank, Boston,	\$17,500 00
Natick National Bank, Natick,	12,228 65

Loan on Public Funds:—

On \$1,100 United States 4s,	\$620 00
--	----------

Loans on Bank Stock, amount on each:—

On 50 shares Natick National Bank, Natick,	\$5,000 00*
On 40 shares Natick National Bank, Natick,	4,000 00*
On 10 shares Natick National Bank, Natick,	1,000 00†
On 10 shares Natick National Bank, Natick,	1,000 00†
On 2 shares Natick National Bank, Natick,	200 00*

* These loans, in excess of the legal limit, have since been reduced.

† These loans, in excess of the legal limit, have since been paid.

Natick Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$10,000	\$10,225 00	\$10,000 00
of Boston, Mass., 6s, . . .	6,000	7,042 50	6,000 00
of Fall River, Mass., 5s, . . .	17,000	19,835 00	17,000 00
of Cambridge, Mass., 6s, . . .	7,000	8,392 50	7,000 00
of Newton, Mass., 4s, . . .	14,000	14,805 00	14,000 00
of Springfield, Ohio, 5s, . . .	9,000	9,547 50	9,000 00
of Worcester, Mass., 4½s, . . .	6,000	6,555 00	6,000 00
Town of Beverly, Mass., 4s, . . .	17,000	17,715 00	17,000 00
of Brookline, Mass., 7s, . . .	10,000	10,675 00	10,000 00
of Orange, Mass., 4s, . . .	15,000	15,377 50	15,000 00
of Wellesley, Mass., 4s, . . .	9,000	9,495 00	9,000 00
of Natick, Mass., 4s, . . .	25,000	26,375 00	25,000 00
	\$145,000	\$156,040 00	\$145,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
26	Atlas National Bank, Boston, .	\$2,600	\$3,198 00	\$2,600 00
115	Boston National B'k, Boston, .	11,500	11,500 00	11,500 00
7	Boylston National B'k, Boston, .	700	924 00	700 00
27	Central N'l Bank, Boston, .	2,700	3,510 00	2,700 00
13	Columbian N'l Bank, Boston, .	1,300	1,248 00	1,300 00
5	Continental N'l Bank, Boston, .	500	535 00	500 00
19	Eliot Nat'l Bank, Boston, .	1,900	2,470 00	1,900 00
70	Everett Nat'l Bank, Boston, .	7,000	5,950 00	7,000 00
62	Howard Nat'l Bank, Boston, .	6,200	5,828 00	6,200 00
46	Merchants' N'l B'k, Boston, .	4,600	7,360 00	4,600 00
10	Metropolitan N'l B'k, Boston, .	1,000	930 00	1,000 00
15	Monument N'l Bank, Boston, .	1,500	3,525 00	1,500 00
46	N'l B'k of Commerce, Boston, .	4,600	5,152 00	4,600 00
42	N'l B'k of the Commonwealth, Boston, .	4,200	5,796 00	4,200 00
51	N'l B'k of No. America, Boston, .	5,100	5,406 00	5,100 00
14	N'l B'k of Redemption, Boston, .	1,400	1,694 00	1,400 00
30	N'l B'k of the Republic, Boston, .	3,000	4,560 00	3,000 00
15	Nat'l Exchange Bank, Boston, .	1,500	1,875 00	1,500 00
27	North National Bank, Boston, .	2,700	2,889 00	2,700 00
10	Second National B'k, Boston, .	1,000	1,780 00	1,000 00
20	South End N'l B'k, Boston, .	2,000	1,560 00	2,000 00
7	State National Bank, Boston, .	700	784 00	700 00
20	Winthrop N'l Bank, Boston, .	2,000	2,620 00	2,000 00
55	Home Nat'l Bank, Brockton, .	5,500	10,450 00	5,500 00
32	First National Bank, Chelsea, .	3,200	3,392 00	3,200 00

Natick Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
33	Dedham Nat'l Bank, Dedham,	\$3,300	\$4,026 00	\$3,300 00
37	Wachusett N'l B'k, Fitchburg,	3,700	7,400 00	3,700 00
120	Natick National Bank, Natick,	12,000	13,800 00	12,000 00
20	Newton Nat'l Bank, Newton, .	2,000	1,640 00	2,000 00
17	Framingham, N'l Bank, South Framingham,	1,700	1,955 00	1,700 00
		\$101,100	\$123,757 00	\$101,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$10,000	\$10,600 00	\$10,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	6,000	6,750 00	6,000 00
Boston & Lowell R.R. 4s, . . .	15,000	15,250 00	15,000 00
Dexter & Piscataquis R.R. 4s, . .	10,000	10,200 00	10,000 00
Fitchburg R.R. 5s,	25,000	26,400 00	25,000 00
Maine Central R.R. 7s,	10,000	13,500 00	10,000 00
Old Colony R.R. 4s,	15,000	16,125 00	15,000 00
Old Colony R.R. 6s,	5,000	5,175 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	18,000	19,260 00	18,000 00
Worcester & Nashua R.R. 4s, . . .	10,000	10,150 00	10,000 00
	\$124,000	\$133,410 00	\$124,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$29,728 65	2 per cent.	\$571,563 00	5 per cent.	\$289,048 00	6 per cent.
72,400 00	4 “	101,930 00	5½ “	8,289 00	6½ “
11,500 00	4½ “				

Value, by books, of real estate held or owned by foreclosure or otherwise, \$4,283 56
Assessed value of the same, 3,625 00
Number of loans which are of an amount not exceeding \$3,000 each, 509
Aggregate amount of the same, 639,958 65
Total number of loans upon real estate, 532

Natick Five Cents Savings Bank—Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	\$67,383 81
Times for the dividends fixed by the by-laws: first Tuesday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$23,608 07 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 24,296 57 }	47,904 64
Number of accounts opened during the year ending Oct. 31, 1895,	802
Number of accounts closed during the year ending Oct. 31, 1895,	472
Total number of open accounts Oct. 31, 1895,	5,849
Total expenses of the corporation for the year ending Oct. 31, 1895 (ex- clusive of taxes),	3,600 60
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	321,367 38
Number of same,	5,584
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	278,127 39
Number of same,	4,102
Date of examination by commissioner: March 26.	

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

Incorporated April 14, 1855. Present number of corporators, 133.

LOUM SNOW, *President.*

WILLIAM H. PITMAN, *Treasurer.*

JAMES TAYLOR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM BAYLIES,	LOUM SNOW,
THOMAS WILCOX,	PARKMAN M. LUND,
WILLIAM R. WING,	OTIS N. PIERCE,
FREDERICK S. ALLEN,	GEORGE F. KINGMAN,
OLIVER P. BRIGHTMAN.	

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$974,500 00	Deposits, . . .	\$5,945,382 13
Loans on public funds, . . .	25,000 00	Guaranty fund, . .	251,253 72
Bank stock as per schedule, .	192,800 00	Interest account, .	13,630 16
Loans on bank stock, . . .	45,400 00	Surplus fund, . . .	56,792 53
Railroad bonds as per schedule,	384,500 00	Discount account, .	9,397 10
Loans on railroad stock, . . .	47,000 00	Rent account, . . .	3,613 06
Real estate (for banking purposes),	92,855 44	Profit and loss account,	2,556 29
Loans on real estate,	2,192,589 41		
Loans on personal security, . .	2,011,599 89		
Loans to counties, cities or towns (notes),	236,500 00		
Loans on depositors' books, . .	160 00		
Deposits in banks, on interest, .	67,593 07		
Expense account,	3,491 25		
Cash on hand,	8,635 93		
	<u>\$6,282,624 99</u>		<u>\$6,282,624 99</u>

Cash on Deposit in Banks, amount in each :—

National Bank of Redemption, Boston,	\$452 65
Holyoke National Bank, Holyoke,	15,000 00
Citizens' National Bank, New Bedford,	20,398 26
First National Bank, New Bedford,	1,326 14

New Bedford Five Cents Savings Bank — Continued.

Mechanics' National Bank, New Bedford,	\$207 22
Merchants' National Bank, New Bedford,	871 39
National Bank of Commerce, New Bedford,	659 09
Third National Bank, Springfield,	28,067 10
Pyncheon National Bank, Springfield,	611 22

Loan on Public Funds:—

On \$15,000 Town of Ipswich, Mass., 4s,	} \$25,000 00
On \$10,000 Town of Attleborough, Mass., 4s,	

Loans on Bank Stock, amount on each:—

On 19 shares Merchants' National Bank, New Bedford,	} \$5,000 00
On 34 shares National Bank of Commerce, New Bedford,	
On 10 shares Citizens' National Bank, New Bedford,	
On 8 shares National Exchange Bank, Boston,	} 2,000 00
On 7 shares Globe National Bank, Boston,	
On 13 shares Suffolk National Bank, Boston,	
On 2 shares National Bank of Redemption, Boston,	
On 11 shares North National Bank, Boston,	600 00
On 112 shares National Bank of Commerce, New Bedford,	7,000 00
On 95 shares Citizens' National Bank, New Bedford,	9,500 00
On 22 shares Eliot National Bank, Boston,	} 3,600 00
On 15 shares North National Bank, Boston,	
On 31 shares Citizens' National Bank, New Bedford,	
On 11 shares First National Bank, New Bedford,	1,000 00
On 100 shares Broadway National Bank, Boston,	10,000 00
On 43 shares Fourth National Bank, Boston,	4,000 00

Loans on Railroad Stock, amount on each:—

On 392 shares Boston & Maine R.R.,	\$45,000 00
On 8 shares Boston & Albany R.R.,	} 2,000 00
On 16 shares Fitchburg R.R.,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$66,000	\$70,620 00	\$66,000 00
of Bay City, Mich., 4s,	13,000	13,315 00	13,000 00
of Bay City, Mich., 5s,	5,000	5,950 00	5,000 00
of Boston, Mass., 3½s,	50,000	51,500 00	50,000 00
of Boston, Mass., 4s,	10,000	10,700 00	10,000 00
of Chelsea, Mass., 4s,	20,000	20,600 00	20,000 00
of Cleveland, Ohio, 4½s,	25,000	26,250 00	25,000 00
of Danbury, Conn., 4s,	30,000	31,200 00	30,000 00
of Dayton, Ohio, 5s,	50,000	55,100 00	50,000 00*
of Detroit, Mich., 4s,	50,000	54,750 00	50,000 00

* A legal investment when made.

New Bedford Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Detroit, Mich., 7s, . . .	\$7,000	\$7,640 00	\$7,000 00
of East Saginaw, Mich., 5s, . . .	25,000	27,250 00	25,000 00
of Fall River, Mass., 4s, . . .	10,000	11,100 00	10,000 00
of Fall River, Mass., 5s, . . .	17,000	19,890 00	17,000 00
of Fall River, Mass., 6s, . . .	73,000	84,680 00	73,000 00
of Grand Rapids, Mich., 5s, . . .	50,000	57,000 00	50,000 00
of Holyoke, Mass., 6s, . . .	50,000	54,500 00	50,000 00
of Lynn, Mass., 4s, . . .	25,000	26,625 00	25,000 00
of Manchester, N. H., 4s, . . .	50,000	52,000 00	50,000 00
of Meriden, Conn., 4s, . . .	20,000	20,700 00	20,000 00
of New Bedford, Mass., 6s, . . .	38,000	39,800 00	38,000 00
of New Haven, Conn., 3½s, . . .	50,000	50,000 00	50,000 00
of Newton, Mass., 4s, . . .	50,000	52,750 00	50,000 00
of Norwich, Conn., 6s, . . .	13,000	13,715 00	13,000 00
of Saginaw, Mich., 5½s, . . .	10,000	12,100 00	10,000 00
Town of Middleborough, Mass. (Fire District), 4s, . . .	67,500	68,850 00	67,500 00
United States 4s, . . .	10,000	11,150 00	10,000 00
United States 5s, . . .	40,000	45,800 00	40,000 00
United States 6s, . . .	50,000	54,480 00	50,000 00
	\$974,500	\$1,051,015 00	\$974,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First National Bank, Boston, .	\$10,000	\$23,975 00	\$10,000 00
100	Merchants' N'l Bank, Boston, .	10,000	16,000 00	10,000 00
120	Nat'l Revere Bank, Boston, .	12,000	11,160 00	12,000 00
20	State National Bank, Boston, .	2,000	2,240 00	2,000 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,225 00	2,500 00
15	Winthrop Nat'l Bank, Boston, .	1,500	1,965 00	1,500 00
100	Franklin N'l Bank, Franklin, .	10,000	11,000 00	10,000 00
325	First N'l B'k, New Bedford, .	32,500	49,725 00	32,500 00
200	Citizens' N'l B'k, New Bedford, .	20,000	24,000 00	20,000 00
523	Merchants' Nat'l Bank, New Bedford, . . .	52,300	107,215 00	52,300 00
300	National Bank of Commerce, New Bedford, . . .	30,000	25,500 00	30,000 00
100	Third Nat'l Bank, Springfield, .	10,000	20,000 00	10,000 00
		\$192,800	\$295,005 00	\$192,800 00

New Bedford Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$89,000	\$90,557 50	\$89,000 00
Boston & Maine R.R. 4s,	50,000	52,000 00	50,000 00
Eastern R.R. 6s,	52,500	63,000 00	52,500 00
Fitchburg R.R. 4s,	50,000	50,250 00	50,000 00
Fitchburg R.R. 4½s,	118,000	119,180 00	118,000 00
Old Colony R.R. 6s,	25,000	25,750 00	25,000 00
	\$384,500	\$400,737 50	\$384,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,929 52	2 per cent.	\$100,000 00	3 $\frac{8}{10}$ per cent.	\$282,900 13	4 $\frac{3}{4}$ per cent.
30,663 55	2½ "	25,000 00	3 $\frac{7}{8}$ "	788,912 33	5 "
35,000 00	3 "	839,100 00	4 "	25,000 00	5½ "
50,000 00	3½ "	444,000 00	4½ "	847,845 50	5½ "
10,000 00	3 $\frac{5}{8}$ "	864,304 89	4½ "	211,186 45	6 "
70,000 00	3 $\frac{3}{4}$ "				

Amount invested in real estate for banking purposes,	\$92,855 44
Estimated value of the same,	115,000 00
Assessed value of the same,	93,350 00
Net income received from same during year ending Oct. 31, 1895, . .	1,722 76
Number of loans which are of an amount not exceeding \$3,000 each, 628	
Aggregate amount of the same,	811,058 05
Total number of loans upon real estate,	718
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	270,469 89
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$106,676 18 } during the year ending Oct. 31, 1895, . . { 2 per cent., 111,128 48 }	217,804 66
Number of accounts opened during the year ending Oct. 31, 1895, 3,168	
Number of accounts closed during the year ending Oct. 31, 1895, 1,883	
Total number of open accounts Oct. 31, 1895,	20,709
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	13,923 77
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	1,188,831 99
Number of same,	20,909
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	918,273 77
Number of same,	12,511
Date of examination by commissioner: September 19.	

NEW BEDFORD INSTITUTION FOR SAVINGS — NEW BEDFORD.

Incorporated June 16, 1825. Present number of corporators, 113.

— WILLIAM WATKINS, *President.*

CHAS. H. PEIRCE, *Treasurer.*

WILLIAM G. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

— WILLIAM WATKINS, ✕ EDWARD D. MANDELL,
 ✕ HORATIO HATHAWAY, . ✕ GILBERT ALLEN,
 — EDWARD S. TABER, ✕ ANDREW G. PIERCE,
 ✕ WILLIAM W. CRAPO.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 2.30 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$3,056,000 00	Deposits,	\$12,143,357 81
Loans on public funds,	25,000 00	Guaranty fund, . .	605,000 00
Bank stock as per schedule, . .	1,376,860 00	Profit and loss account,	139,601 00
Loans on bank stock,	17,550 00	Foreclosure account, .	2,284 91
Railroad bonds as per schedule, .	699,000 00		
Loans on railroad stock,	8,000 00		
Real estate (for banking purposes),	65,852 81		
Loans on real estate,	2,688,421 00		
Loans on personal security, . . .	4,253,992 49		
Loans to counties, cities or towns (notes),	302,150 00		
Deposits in banks, on interest, .	372,609 48		
Expense account,	1,045 40		
Cash on hand,	23,762 54		
	<hr/>		<hr/>
	\$12,890,243 72		\$12,890,243 72

Cash on Deposit in Banks, amount in each : —

National Bank of Redemption, Boston,	\$51,465 77
National Revere Bank, Boston,	40,773 45
Shoe & Leather National Bank, Boston,	50,360 20
Citizens' National Bank, New Bedford,	61,501 02
First National Bank, New Bedford,	61,776 92
Mechanics' National Bank, New Bedford,	13,012 60
Merchants' National Bank, New Bedford,	11,253 15
National Bank of Commerce, New Bedford,	82,466 37

New Bedford Institution for Savings — Continued.

Loan on Public Funds :—

On \$25,000 Town of Ipswich, Mass., 4s, \$25,000 00

Loans on Bank Stock, amount on each :—

On 13 shares Mechanics' National Bank, New Bedford, }	\$1,000 00
On 9 shares Merchants' National Bank, New Bedford, }	
On 12 shares Mechanics' National Bank, New Bedford, }	600 00
On 10 shares First National Bank, New Bedford, }	
On 10 shares National Bank of Commerce, New Bedford }	1,755 00
On 25 shares Falmouth National Bank, Falmouth, }	
On 6 shares National Bank of Commerce, New Bedford, }	1,000 00
On 17 shares First National Bank, New Bedford, }	
On 9 shares First National Bank, New Bedford, }	4,300 00
On 15 shares Mechanics' National Bank, New Bedford, }	
On 22 shares National Bank of Commerce, New Bedford, }	800 00
On 9 shares First National Bank, New Bedford, }	1,000 00
On 10 shares Mechanics' National Bank, New Bedford, }	500 00
On 5 shares Mechanics' National Bank, New Bedford, }	500 00
On 5 shares Mechanics' National Bank, New Bedford, }	970 00
On 20 shares Citizens' National Bank, New Bedford, }	5,000 00
On 60 shares Citizens' National Bank, New Bedford, }	125 00
On 7 shares Southbridge National Bank, Southbridge, }	

Loans on Railroad Stock, amount on each :—

On 50 shares Boston & Albany R.R.,	\$7,500 00
On 4 shares Boston & Albany R.R.,	500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$100,000	\$106,000 00	\$100,000 00
of Bath, Me., 6s,	13,000	13,650 00	13,000 00*
of Boston, Mass., 4s,	100,000	101,000 00	100,000 00
of Boston, Mass., 5s,	482,000	531,100 00	482,000 00
of Boston, Mass., 6s,	1,000	1,170 00	1,000 00
of Cambridge, Mass., 6s,	1,000	1,160 00	1,000 00
of Chelsea, Mass., 4s,	50,000	52,000 00	50,000 00
of Chelsea, Mass., 6s,	25,000	25,500 00	25,000 00
of Cleveland, Ohio, 4½s,	100,000	105,000 00	100,000 00
of Cleveland, Ohio, 5s,	11,000	11,770 00	11,000 00
of Cleveland, Ohio, 6s,	14,000	14,280 00	14,000 00
of Danbury, Conn., 4s,	50,000	52,000 00	50,000 00
of Dayton, Ohio, 5s,	100,000	108,000 00	100,000 00*
of Detroit, Mich., 4s,	300,000	327,000 00	300,000 00
of East Saginaw, Mich., 5s,	60,000	61,200 00	60,000 00
of Fall River, Mass., 5s,	1,000	1,030 00	1,000 00
of Fall River, Mass., 6s,	1,000	1,010 00	1,000 00
of Fort Wayne, Ind., 6s,	31,000	32,860 00	31,000 00

* Legal investments when made.

New Bedford Institution for Savings — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 5s, .	\$130,000	\$148,200 00	\$130,000 00
of Lawrence, Mass, 6s, . .	2,000	2,160 00	2,000 00
of Lowell, Mass., 4s, . .	20,000	20,200 00	20,000 00
of Lynn, Mass., 4s, . . .	162,000	166,860 00	162,000 00
of Lynn, Mass., 6s, . . .	1,000	1,010 00	1,000 00
of Middletown, Conn, 6s, .	28,000	28,560 00	28,000 00
of Milwaukee, Wis., 5s, . .	72,000	82,800 00	72,000 00
of New Bedford, Mass, 3½s, .	25,000	25,000 00	25,000 00
of New Bedford, Mass., 4s, .	50,000	52,000 00	50,000 00
of New Bedford, Mass., 5s, .	10,000	10,900 00	10,000 00
of New Bedford, Mass., 6s, .	136,000	159,120 00	136,000 00
of Pawtucket, R. I., 5s, . .	5,000	5,150 00	5,000 00*
of Peoria, Ill., 4½s, . . .	50,000	53,500 00	50,000 00
of Providence, R. I., 4s, . .	50,000	56,500 00	50,000 00
of Providence, R. I., 4½s, .	6,000	6,180 00	6,000 00
of Providence, R. I., 5s, . .	94,000	107,160 00	94,000 00
of Providence, R. I., 6s, . .	2,000	2,220 00	2,000 00
of Salem, Mass., 4s, . . .	100,000	103,000 00	100,000 00
of Springfield, Ohio, 4½s, .	60,000	63,000 00	60,000 00
of Waltham, Mass., 4s, . . .	25,000	26,000 00	25,000 00
of Woonsocket, R. I., 4s, . .	50,000	51,000 00	50,000 00
Town of Attleborough, Mass., 7s, .	34,000	41,820 00	34,000 00
District of Columbia 5s, . . .	84,000	88,200 00	84,000 00
District of Columbia 6s, . . .	20,000	23,200 00	20,000 00
United States 5s,	300,000	342,000 00	300,000 00
United States 4s,	100,000	121,000 00	100,000 00
	\$3,056,000	\$3,332,470 00	\$3,056,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
360	Atlas National Bank, Boston, .	\$36,000	\$41,280	\$36,000 00
150	Boston Nat'l Bank, Boston, .	15,000	15,000	15,000 00
260	Columbian N'l Bank, Boston, .	26,000	26,000	26,000 00
250	Continental N'l Bank, Boston, .	25,000	27,000	25,000 00
90	Eliot National Bank, Boston, .	9,000	11,970	9,000 00
30	Everett Nat'l Bank, Boston, .	3,000	2,400	3,000 00
230	First National Bank, Boston, .	23,000	54,970	23,000 00
90	Hamilton Nat'l Bank, Boston, .	9,000	9,630	9,000 00
140	Howard Nat'l Bank, Boston, .	14,000	13,580	14,000 00

New Bedford Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
440	Massachusetts N'l B'k, Boston,	\$44,000	\$37,400	\$44,000 00
230	Merchants' N'l Bank, Boston, .	23,000	35,650	23,000 00
100	Monument Nat'l Bank, Boston,	10,000	23,500	10,000 00
460	N'l B'k of Commerce, Boston, .	46,000	51,060	46,000 00
200	National Bank of the Common- wealth, Boston, . . .	20,000	27,800	20,000 00
380	N'l B'k of No. America, Boston,	38,000	40,280	38,000 00
200	N'l B'k of Redemption, Boston,	20,000	24,200	20,000 00
490	N'l B'k of the Republic, Boston,	49,000	74,480	49,000 00
30	National City Bank, Boston, .	3,000	2,430	3,000 00
170	National Eagle Bank, Boston,	17,000	13,940	17,000 00
20	Nat'l Exchange Bank, Boston,	2,000	2,500	2,000 00
200	N'l Hide & Leather B'k, Boston,	20,000	21,200	20,000 00
500	National Revere Bank, Boston,	50,000	46,000	50,000 00
130	National Union B'k, Boston, .	13,000	17,420	13,000 00
40	New England N'l B'k, Boston,	4,000	6,360	4,000 00
230	North National Bank, Boston,	23,000	24,150	23,000 00
530	Second Nat'l Bank, Boston, .	53,000	94,870	53,000 00
140	Shawmut N'l Bank, Boston, .	14,000	15,400	14,000 00
140	Shoe & Leather N'l B'k, Boston,	14,000	12,740	14,000 00
90	State National Bank, Boston, .	9,000	10,080	9,000 00
350	Tremont Nat'l Bank, Boston, .	35,000	31,150	35,000 00
130	Washington N'l Bank, Boston,	13,000	14,040	13,000 00
18	Winthrop Nat'l Bank, Boston,	1,800	2,358	1,800 00
200	First National Bank, Chelsea,	20,000	21,200	20,000 00
22	Fairhaven N'l B'k, Fairhaven,	1,760	1,540	1,760 00
200	Fall River N'l B'k, Fall River,	20,000	21,400	20,000 00
250	Metacomet N'l B'k, Fall River,	25,000	33,750	25,000 00
45	Railroad Nat'l Bank, Lowell, .	4,500	5,940	4,500 00
150	First National Bank, Malden, .	15,000	24,000	15,000 00
1000	Citizens' N'l B'k, New Bedford,	100,000	120,000	100,000 00
1356	First N'l Bank, New Bedford, .	135,600	207,468	135,600 00
1000	Mechanics' National Bank, New Bedford, . . .	100,000	180,000	100,000 00
1096	Merchants' National Bank, New Bedford, . . .	109,600	224,680	109,600 00
1366	National Bank of Commerce, New Bedford, . . .	136,600	116,110	136,600 00
200	Third Nat'l Bank, Springfield,	20,000	40,000	20,000 00
70	National Bank of South Read- ing, Wakefield, . . .	7,000	8,050	7,000 00
		\$1,376,860	\$1,837,976	\$1,376,860 00

New Bedford Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s.	\$13,000	\$14,820 00	\$13,000 00
Boston & Lowell R.R. 4½s,	20,000	20,800 00	20,000 00
Boston & Lowell R.R. 5s,	36,000	37,440 00	36,000 00
Boston & Lowell R.R. 6s,	44,000	44,440 00	44,000 00
Boston & Maine R.R. 4s,	200,000	208,000 00	200,000 00
Concord & Montreal R.R. 4s,	30,000	31,200 00	30,000 00
Fitchburg R.R. 4½s,	200,000	202,000 00	200,000 00
Fitchburg R.R. 5s,	38,000	39,520 00	38,000 00
Old Colony R.R. 4s,	50,000	54,000 00	50,000 00
Old Colony R.R. 6s,	68,000	70,040 00	68,000 00
	\$699,000	\$722,260 00	\$699,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$152,249 28	2 per cent.	\$40,000 00	3½ per cent.	\$1,239,529 19	4½ per cent.
220,360 20	2½ “	50,000 00	3¾ “	157,650 00	4¾ “
40,000 00	2¾ “	865,550 00	3¾ “	569,384 30	5 “
20,000 00	3 “	25,000 00	3¾ “	495,222 00	5½ “
10,000 00	3¼ “	2,544,100 00	4 “	2,400 00	5¾ “
200,000 00	3¾ “	924,000 00	4½ “	112,278 00	6 “

Amount invested in real estate for banking purposes,	\$65,852 81
Estimated value of the same,	70,000 00
Assessed value of the same,	70,650 00
Number of loans which are of an amount not exceeding \$3,000 each,	422
Aggregate amount of the same,	542,406 30
Total number of loans upon real estate,	466
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	571,401 88
Times for the dividends fixed by the by-laws: first Monday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$231,154 53 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 233,527 72 }	464,682 25
Number of accounts opened during the year ending Oct. 31, 1895,	2,344
Number of accounts closed during the year ending Oct. 31, 1895,	1,838
Total number of open accounts Oct. 31, 1895,	22,350

New Bedford Institution for Savings — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$22,703 48
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	1,541,299 80
Number of same,	13,004
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	1,617,540 06
Number of same,	15,796
Date of examination by commissioners : September 20.	

NEWBURYPORT FIVE CENTS SAVINGS BANK—NEW-BURYPORT.

Incorporated April 24, 1854. Present number of corporators, 48.

MOSES H. FOWLER, *President.*

J. A. MAYNARD, *Treasurer.*

J. A. MAYNARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. W. GREENLEAF,

NATHANIEL DOLE,

MOSES H. FOWLER,

WM. F. HOUSTON.

Open for business every business day, except Saturday, 9 A. M. to 1 P. M.; 2.30 to 4 P. M.; Saturday, 9 A. M to 1 P. M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$292,000 00	Deposits,	\$1,196,516 19
Bank stock as per schedule, .	143,700 00	Guaranty fund, .	63,644 85
Loans on bank stock,	33,500 00	Interest account, .	72,817 91
Railroad bonds as per schedule, .	171,000 00	Profit and loss account,	10,000 00
Real estate (for banking purposes),	30,000 00	Premium account, .	6,140 05
Real estate by foreclosure,	2,000 00		
Loans on real estate,	465,285 00		
Loans on personal security,	159,500 00		
Deposits in banks, on interest,	44,750 57		
Expense account,	172 50		
Cash on hand,	7,210 93		
	\$1,349,119 00		\$1,349,119 00

Cash on Deposit in Bank :—

First National Bank, Newburyport, \$44,750 57

Loans on Bank Stock, amount on each :—

On 15 shares First National Bank, Newburyport,	\$1,500 00
On 20 shares First National Bank, Newburyport,	2,000 00
On 49 shares Ocean National Bank, Newburyport,	2,000 00
On 40 shares First National Bank, Ipswich,	3,000 00
On 50 shares Essex National Bank, Haverhill,	5,000 00
On 200 shares Broadway National Bank, Boston,	20,000 00

Newburyport Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s.	\$10,000	\$10,700 00	\$10,000 00
of Boston, Mass., 3½s,	20,000	20,600 00	20,000 00
of Cambridge, Mass., 4s,	20,000	22,200 00	20,000 00
of Chicago, Ill., 4s,	25,000	26,000 00	25,000 00*
of Danbury, Conn, 4s,	14,000	14,700 00	14,000 00
of Fall River, Mass., 5s.,	15,000	15,450 00	15,000 00
of Grand Rapids, Mich., 4½s,	15,000	16,500 00	15,000 00
of Lynn, Mass., 4s,	30,000	30,760 00	30,000 00
of Marlborough, Mass., 4s,	15,000	16,050 00	15,000 00
of Meriden, Conn, 4s,	10,000	10,300 00	10,000 00
of Nashua, N. H, 4s,	10,000	10,450 00	10,000 00
of Saginaw, Mich., 4s,	10,000	10,250 00	10,000 00
of Somerville, Mass., 4s,	14,000	14,630 00	14,000 00
of Somerville, Mass., 4½s,	10,000	10,200 00	10,000 00
of Taunton, Mass., 4s,	14,000	14,700 00	14,000 00
of Waltham, Mass., 4s,	25,000	26,250 00	25,000 00
of Woonsocket, R. I., 4s,	5,000	5,100 00	5,000 00
Town of Arlington, Mass., 4s.,	5,000	5,225 00	5,000 00
of Cranston, R. I., 4s,	15,000	15,600 00	15,000 00
County of Aroostook, Me, 4½s,	10,000	10,500 00	10,000 00*
	\$292,000	\$306,165 00	\$292,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic N'l Bank, Boston,	\$1,000	\$1,260 00	\$1,000 00
60	Atlas National Bank, Boston,	6,000	7,380 00	6,000 00
22	Blackstone N'l B'k, Boston,	2,200	2,194 50	2,200 00
100	Boston National Bank, Boston,	10,000	10,000 00	10,000 00
8	Boylston Nat'l Bank, Boston,	800	1,048 00	800 00
82	Columbian Nat'l Bank, Boston,	8,200	8,200 00	8,200 00
42	Continental Nat'l B'k, Boston,	4,200	4,536 00	4,200 00
33	Eliot National Bank, Boston,	3,300	4,389 00	3,300 00
50	Everett National Bank, Boston,	5,000	4,000 00	5,000 00
50	Globe National Bank, Boston,	5,000	4,250 00	5,000 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,070 00	1,000 00
15	Howard Nat'l Bank, Boston,	1,500	1,445 00	1,500 00
76	Market Nat'l Bank, Boston,	7,600	6,080 00	7,600 00
18	N'l B'k of Commerce, Boston,	1,800	1,998 00	1,800 00
100	National Bank of the Common- wealth, Boston,	10,000	13,900 00	10,000 00

Newburyport Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	N'l B'k of No. America, Boston,	\$1,000	\$1,067 50	\$1,000 00
23	N'l B'k of the Republic, Boston,	2,300	3,496 00	2,300 00
80	National City Bank, Boston, .	8,000	6,480 00	8,000 00
74	National Eagle Bank, Boston,	7,400	6,123 50	7,400 00
5	Nat'l Exchange Bank, Boston,	500	625 00	500 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,650 00	2,500 00
37	Nat'l Revere Bank, Boston, .	3,700	3,436 37	3,700 00
24	National Union Bank, Boston,	2,400	3,237 00	2,400 00
37	Nat'l Webster Bank, Boston, .	3,700	3,848 00	3,700 00
10	New England N'l B'k, Boston,	1,000	1,590 00	1,000 00
10	Shawmut N'l Bank, Boston, .	1,000	1,100 00	1,000 00
70	Shoe & Leather N'l B'k, Boston,	7,000	6,370 00	7,000 00
12	Suffolk Nat'l Bank, Boston, .	1,200	1,257 00	1,200 00
158	Third National Bank, Boston, .	15,800	14,378 00	15,800 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,450 00	5,000 00
56	First N'l Bank, Newburyport,	5,600	7,224 00	5,600 00
50	Mechanicks' N'l Bank, Newburyport,	5,000	6,487 50	5,000 00
60	Ocean N'l B'k, Newburyport, .	3,000	3,000 00	3,000 00
		\$143,700	\$148,570 37	\$143,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$30,000	\$30,600 00	\$30,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,450 00	10,000 00
Boston & Maine R.R. 4½s, . . .	35,000	40,425 00	35,000 00
Concord & Montreal R.R. 4s, . .	25,000	26,000 00	25,000 00
Fitchburg R.R. 4½s,	25,000	25,250 00	25,000 00
Fitchburg R.R. 5s,	15,000	15,450 00	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	11,900 00	10,000 00
Upper Coos R.R. 4s,	10,000	10,100 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	11,000	11,440 00	11,000 00
		\$171,000	\$181,615 00

Newburyport Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$44,750 57	2 per cent.	\$74,800 00	4½ per cent.	\$58,150 00	5½ per cent.
64,500 00	4 “	12,500 00	4¾ “	169,460 00	6 “
21,000 00	4½ “	235,400 00	5 “	2,475 00	7 “
15,000 00	4¾ “	5,000 00	5½ “		

Amount invested in real estate for banking purposes,	\$30,000 00
Estimated value of the same,	35,000 00
Assessed value of the same,	33,000 00
Net income received from same during year ending Oct. 31, 1895,	281 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	2,000 00
Assessed value of the same,	5,250 00
Number of loans which are of an amount not exceeding \$3,000 each,	267
Aggregate amount of the same,	266,285 00
Total number of loans upon real estate,	294
Amount of investments from which no income is received,	2,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	61,369 56
Times for the dividends fixed by the by-laws: first Monday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$21,419 62 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 22,061 72 }	43,481 34
Number of accounts opened during the year ending Oct. 31, 1895,	311
Number of accounts closed during the year ending Oct. 31, 1895,	224
Total number of open accounts Oct. 31, 1895,	3,422
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	2,870 17
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	182,030 36
Number of same,	1,571
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	151,347 20
Number of same,	1,644
Date of examination by commissioner: July 30.	

NEWTON SAVINGS BANK—NEWTON.

Incorporated June 17, 1831. Present number of corporators, 15.

JAMES F. C. HYDE, *President*.

ADOLPHUS J. BLANCHARD, *Treasurer*.

CHARLES A. MINER, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

J. F. C. HYDE,

SAMUEL M. JACKSON,

FRANCIS MURDOCK.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$100,000 00	Deposits,	\$2,691,819 58
Bank stock as per schedule, . . .	37,925 00	Guaranty fund,	68,800 00
Loans on bank stock,	450 00	Interest account,	35,798 24
Railroad bonds as per schedule, . . .	294,500 00	Profit and loss account,	71,481 36
Loans on railroad stock,	6,000 00		
Real estate by foreclosure,	54,765 33		
Loans on real estate,	1,958,413 05		
Loans on personal security,	321,249 68		
Loans to counties, cities or towns (notes),	20,000 00		
Deposits in banks, on interest,	67,611 04		
Suspense account,	1,177 47		
Cash on hand,	5,807 61		
	<u>\$2,867,899 18</u>		<u>\$2,867,899 18</u>

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	\$53,000 00
Newton National Bank, Newton,	14,611 04

Loan on Bank Stock:—

On 5 shares Mechanics' National Bank, Boston,	\$450 00
---	----------

Loans on Railroad Stock, amount on each:—

On 42 shares Boston & Albany R.R.,	\$5,000 00
On 11 shares Boston & Albany R.R.,	1,000 00

Newton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$1,000	\$1,185 00	\$1,000 00
of Cleveland, Ohio, 4s, . . .	3,000	3,090 00	3,000 00
of Cleveland, Ohio, 6s, . . .	4,000	4,060 00	4,000 00
of Lewiston, Me., 6s, . . .	2,000	2,230 00	2,000 00
of Newton, Mass., 4s, . . .	5,000	5,350 00	5,000 00
of Newton, Mass., 5s, . . .	50,000	56,000 00	50,000 00
of Pittsfield, Mass., 4s, . . .	10,000	10,500 00	10,000 00
of Worcester, Mass., 5s, . . .	5,000	5,650 00	5,000 00
Town of Franklin, N. H., 4s, . . .	5,000	5,200 00	5,000 00
of Needham, Mass., 4s, . . .	15,000	15,675 00	15,000 00
	\$100,000	\$108,940 00	\$100,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Commercial N'l B'k, Boston, . .	\$5,000	\$4,000 00	\$5,000 00
25	Globe National Bank, Boston, . .	2,500	2,125 00	2,500 00
116	Lincoln Nat'l Bank, Boston, . .	11,600	9,019 00	11,600 00
60	N'l B'k of the Commonwealth, Boston,	6,000	8,340 00	6,000 00
30	Nat'l Revere Bank, Boston, . .	3,000	2,786 25	3,000 00
6	State National Bank, Boston, . .	600	672 00	600 00
15	Winthrop Nat'l Bank, Boston, . .	1,500	1,965 00	1,500 00
10	First Nat'l Bank, Cambridge, . .	1,000	1,800 00	1,000 00
25	Wachusett N'l B'k, Fitchburg, . .	2,500	5,000 00	2,500 00
25	Natick Nat'l Bank, Natick, . .	2,500	3,000 00	2,500 00
15	Newton Nat'l Bank, Newton, . .	1,500	1,200 00	1,500 00
3	Waltham N'l Bank, Waltham, . .	225	315 00	225 00
		\$37,925	\$40,222 25	\$37,925 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$21,000	\$21,362 50	\$21,000 00
Boston & Lowell R.R. 5s, . . .	4,000	4,120 00	4,000 00
Boston & Maine R.R. 4½s, . . .	100,000	115,500 00	100,000 00
Concord & Montreal R.R. 4s, . . .	20,000	20,800 00	20,000 00

Newton Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s,	\$25,000	\$26,875 00	\$25,000 00
Fitchburg R.R. 5s,	27,000	29,600 00	27,000 00
Leeds & Farmington R.R. 6s,	1,500	1,522 50	1,500 00
Lowell & Lawrence R.R. 6s,	10,000	10,300 00	10,000 00
Maine Central R.R. 6s,	9,000	9,810 00	9,000 00
Maine Central R.R. 7s,	7,000	9,520 00	7,000 00
Old Colony R.R. 4s,	25,000	27,000 00	25,000 00
Portland & Ogdensburg R.R. 6s,	20,000	21,800 00	20,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	29,750 00	25,000 00
	\$294,500	\$327,960 00	\$294,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$14,611 04	2 per cent.	\$210,000 00	4½ per cent.	\$43,165 17	5½ per cent.
53,000 00	2½ “	25,000 00	4½ “	211,136 07	5½ “
20,000 00	4 “	34,000 00	4¾ “	47,700 00	6 “
20,000 00	4¾ “	1,695,111 49	5 “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$54,765 33
Assessed value of the same,	56,100 00
Number of loans which are of an amount not exceeding \$3,000 each, 309	
Aggregate amount of the same,	582,621 17
Total number of loans upon real estate,	450
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	131,874 56
Times for the dividends fixed by the by-laws: January 10 and July 10.	
Rate and amount of each semi-annual dividend { 2 per cent., \$46,011 13 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 48,751 10 }	94,762 23
Number of accounts opened during the year ending Oct. 31, 1895,	1,109
Number of accounts closed during the year ending Oct. 31, 1895,	603
Total number of open accounts Oct. 31, 1895,	9,449
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	8,452 43
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	611,812 34
Number of same,	9,279
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	438,900 87
Number of same,	5,962
Date of examination by commissioner: May 31.	

NORTHAMPTON INSTITUTION FOR SAVINGS -- NORTHAMPTON.

Incorporated March 1, 1842. Present number of corporators, 15.

(Vacancy), *President.*

L. MALTRY, *Treasurer.*

T. G. SPAULDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

L. MALTRY, OSCAR EDWARDS,
 OLIVER WALKER.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday,
9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$899,000 00	Deposits,	\$2,911,324 20
Bank stock as per schedule, .	58,900 00	Guaranty fund, .	148,000 00
Loans on bank stock,	16,075 00	Profit and loss ac-	
Railroad bonds as per schedule,	290,000 00	count,	27,170 01
Real estate (for banking pur-			
poses),	27,000 00		
Real estate by foreclosure, . .	2,600 00		
Loans on real estate,	1,362,985 50		
Loans on personal security, .	293,555 00		
Loans to counties, cities or towns			
(notes),	17,000 00		
Loans on depositors' books, .	685 00		
Deposits in banks, on interest, .	110,742 18		
Expense account,	718 78		
Cash on hand,	7,332 75		
	<u>\$3,086,494 21</u>		<u>\$3,086,494 21</u>

Cash on Deposit in Banks, amount in each :—

Globe National Bank, Boston,	\$2,340 07
Northampton National Bank, Northampton,	83,402 11
Pyncheon National Bank, Springfield,	25,000 00

No. 8.] SAVINGS BANK COMMISSIONERS.

Northampton Institution for Savings — Continued.

Loans on Bank Stock, amount on each: —

On 5 shares Northampton National Bank, Northampton,	\$100 00
On 22 shares First National Bank, Northampton,	2,200 00
On 6 shares First National Bank, Northampton,	575 00
On 5 shares First National Bank, Easthampton,	50 00
On 10 shares First National Bank, Easthampton,	65 00
On 10 shares First National Bank, Easthampton,	1,000 00
On 100 shares First National Bank, Easthampton,	10,000 00
On 12 shares First National Bank, Easthampton,	685 00
On 18 shares First National Bank, Easthampton,	500 00
On 10 shares Ware National Bank, Ware,	900 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	\$20,000	\$20,050 00	\$20,000 00
of Boston, Mass., 4s,	200,000	223,500 00	200,000 00
of Cambridge, Mass., 4s,	30,000	32,100 00	30,000 00
of Cleveland, Ohio, 4½s,	28,000	29,260 00	28,000 00
of Cleveland, Ohio, 5s,	75,000	82,500 00	75,000 00
of Cleveland, Ohio, 6s,	33,000	33,825 00	33,000 00
of Dayton, Ohio, 5s,	24,000	24,960 00	24,000 00*
of Dayton, Ohio, 6s,	31,000	31,470 00	31,000 00*
of Detroit, Mich., 4s,	50,000	54,750 00	50,000 00
of Detroit, Mich., 7s,	20,000	23,850 00	20,000 00
of Grand Rapids, Mich., 4½s,	20,000	22,200 00	20,000 00
of Manchester, N. H., 4½s,	25,000	27,750 00	25,000 00
of Milwaukee, Wis., 5s,	10,000	11,240 00	10,000 00
of Milwaukee, Wis., 7s,	6,000	6,120 00	6,000 00
of Northampton, Mass., 4s,	50,000	52,500 00	50,000 00
of Providence, R. I., 4s,	50,000	54,250 00	50,000 00
of Scranton, Pa., 4½s,	35,000	37,100 00	35,000 00
of Springfield, Ohio., 5s,	7,000	7,760 00	7,000 00
Town of Meriden, Conn., 4½s,	40,000	42,600 00	40,000 00
of Meriden, Conn., 6s,	20,000	20,500 00	20,000 00
United States 4s,	50,000	60,750 00	50,000 00
United States 5s,	75,000	86,250 00	75,000 00
	\$899,000	\$985,285 00	\$899,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
29	Atlantic Nat'l Bank, Boston,	\$2,900	\$3,654 00	\$2,900 00
53	Boston Nat'l Bank, Boston,	5,300	5,300 00	5,300 00
31	Bunker Hill N'l Bank, Boston,	3,100	6,138 00	3,100 00

Northampton Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
105	First National Bank, Boston, .	\$10,500	\$25,095 00	\$10,500 00
17	Hancock Nat'l Bank, Boston, .	1,700	1,530 00	1,700 00
20	Merchants' Nat'l B'k, Boston, .	2,000	3,200 00	2,000 00
7	Monument Nat'l B'k, Boston, .	700	1,645 00	700 00
15	N'l B'k of Commerce, Boston, .	1,500	1,665 00	1,500 00
27	N'l B'k of No. America, Boston, .	2,700	2,889 00	2,700 00
10	Nat'l Exchange Bank, Boston, .	1,000	1,250 00	1,000 00
13	Nat'l Webster Bank, Boston, .	1,300	1,352 00	1,300 00
50	Second National Bank, Boston, .	5,000	8,950 00	5,000 00
26	Shawmut Nat'l Bank, Boston, .	2,600	2,860 00	2,600 00
17	State National Bank, Boston, .	1,700	1,904 00	1,700 00
20	Washington N'l B'k, Boston, .	2,000	2,160 00	2,000 00
9	First N'l Bank, Northampton, .	900	1,080 00	900 00
100	Northampton National Bank, Northampton,	10,000	14,000 00	10,000 00
40	City Nat'l Bank, Worcester, .	4,000	5,800 00	4,000 00
		\$58,900	\$90,472 00	\$58,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R R 5s,	\$50,000	\$52,750 00	\$50,000 00
Boston, Clinton & Fitchburg R.R. 5s,	40,000	45,600 00	40,000 00
Fitchburg R.R. 5s,	100,000	110,000 00	100,000 00
Maine Central R.R. 4½s,	50,000	54,000 00	50,000 00
Old Colony R.R. 4s,	50,000	53,500 00	50,000 00
	\$290,000	\$315,850 00	\$290,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,340 07	2 per cent.	\$50,000 00	4½ per cent.	\$1,198,725 50	5 per cent.
83,402 11	3 “	277,000 00	4½ “	21,125 00	6 “
168,350 00	4 “				

Northampton Institution for Savings — Concluded.

Amount invested in real estate for banking purposes,	\$27,000 00
Estimated value of the same,	35,000 00
Assessed value of the same,	26,250 00
Net income received from same during year ending Oct. 31, 1895,	310 46
Value, by books, of other real estate held or owned by foreclosure or otherwise,	2,600 00
Assessed value of the same,	2,350 00
Net income received from same during year ending Oct. 31, 1895,	222 45
Number of loans which are of an amount not exceeding \$3,000 each,	337
Aggregate amount of the same,	308,382 50
Total number of loans upon real estate,	406
Amount of investments from which no income is received,	1,900 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	148,783 82
Times for the dividends fixed by the by-laws: first Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$54,035 40 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 55,777 64 }	109,813 04
Number of accounts opened during the year ending Oct. 31, 1895,	1,103
Number of accounts closed during the year ending Oct. 31, 1895,	830
Total number of open accounts Oct. 31, 1895,	7,319
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	7,816 59
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	485,586 68
Number of same,	6,197
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	442,456 69
Number of same,	5,419
Date of examination by commissioner: May 20.	

9 | 291 | 00 | 4
29276

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

Incorporated April 26, 1848. Present number of corporators, 36.

A. C. HOUGHTON, *President.*

V. A. WHITAKER, *Treasurer.*

V. A. WHITAKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. B. WRIGHT,

GEORGE L. RICE,

W. H. GAYLORD.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$149,600 00	Deposits, . . .	\$2,456,030 39
Bank stock as per schedule, .	79,400 00	Guaranty fund, .	100,000 00
Loans on bank stock, .	4,600 00	Undivided earnings, .	15,000 00
Railroad bonds as per schedule, .	20,000 00	State tax account, .	3,000 00
Real estate (for banking purposes),	15,222 04	Due on mortgage loans,	5,705 90
Real estate by foreclosure,	15,738 43		
Loans on real estate,	1,438,867 10		
Loans on personal security,	673,350 00		
Loans to counties, cities or towns (notes),	117,000 00		
Loans on depositors' books,	180 00		
Deposits in banks, on interest,	33,174 89		
Deposits in banks, not on interest,	4,666 80		
Expense account,	781 49		
Interest account,	24,214 87		
Profit and loss,	5 85		
Cash on hand,	2,934 82		
	<u>\$2,579,736 29</u>		<u>\$2,579,736 29</u>

Cash on Deposit in Banks, amount in each:—

New England National Bank, Boston,	\$8,174 89
Adams National Bank, North Adams,	3,564 93
Berkshire National Bank, North Adams,	1,101 87
Agawam National Bank, Springfield,	25,000 00

Loans on Bank Stock, amount on each:—

On 87 shares Adams National Bank, North Adams,	\$4,350 00
On 3 shares Pittsfield National Bank, Pittsfield,	250 00

North Adams Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$2,000	\$2,140 00	\$2,000 00
of Dayton, Ohio, 4s,	20,000	20,400 00	20,000 00*
of Fall River, Mass., 6s,	10,000	11,890 00	10,000 00
of Lowell, Mass., 4s,	10,000	10,300 00	10,000 00
of New Bedford, Mass., 6s,	1,000	1,000 00	1,000 00
of Norwich, Conn., 4s,	25,000	25,790 00	25,000 00
of Portland, Me., 6s,	5,000	6,000 00	5,000 00
of Providence, R. I., 5s,	18,000	19,100 00	18,000 00
of Woonsocket, R. I., 4s,	30,000	30,700 00	30,000 00
Town of Plymouth, Mass., 4s,	28,600	29,200 00	28,600 00
	\$149,600	\$156,520 00	\$149,600 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Lee National Bank, Lee,	\$1,400	\$2,240 00	\$1,400 00
250	Adams N'l B'k, North Adams,	25,000	31,250 00	25,000 00
500	Berkshire N'l B'k, No. Adams,	50,000	55,000 00	50,000 00
30	Pittsfield N'l Bank, Pittsfield,	3,000	4,500 00	3,000 00
		\$79,400	\$92,990 00	\$79,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$20,000	\$20,000 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,174 89	2 per cent.	\$140,000 00	4½ per cent.	\$135,325 84	6 per cent.
330,000 00	4 “	1,653,671 26	5 “		

North Adams Savings Bank—Concluded.

Amount invested in real estate for banking purposes,	\$15,222 04
Estimated value of the same,	40,000 00
Assessed value of the same,	31,000 00
Net income received from same during year ending Oct. 31, 1895,	183 33
Value, by books, of other real estate held or owned by foreclosure or otherwise,	15,738 43
Assessed value of the same,	21,700 00
Number of loans which are of an amount not exceeding \$3,000 each, 451	
Aggregate amount of the same,	489,125 84
Total number of loans upon real estate,	458
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	116,335 18
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$43,444 62 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 45,630 03 }	89,074 65
Number of accounts opened during the year ending Oct. 31, 1895,	1,400
Number of accounts closed during the year ending Oct. 31, 1895,	1,063
Total number of open accounts Oct. 31, 1895,	6,392
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	8,817 28
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	613,332 55
Number of same,	7,243
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	493,488 67
Number of same,	5,142
Date of examination by commissioner: September 16.	

NORTH AVENUE SAVINGS BANK—CAMBRIDGE.

Incorporated March 7, 1872. Present number of corporators, 30.

SAMUEL F. WOODBRIDGE, *President.*

MILTON L. WALTON, *Treasurer.*

GEORGE W. PARKE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL F. WOODBRIDGE,

CHARLES F. STRATTON,

RUSSELL S. EDWARDS,

JOHN J. HENDERSON,

WARREN L. HOOPER.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$5,000 00	Deposits,	\$480,048 70
Bank stock as per schedule,	5,850 00	Guaranty fund,	9,700 00
Loans on bank stock,	200 00	Profit and loss account,	17,635 92
Railroad bonds as per schedule,	20,000 00		
Loans on railroad stock,	500 00		
Loans on real estate,	334,193 00		
Loans on personal security,	116,275 00		
Loans to counties, cities or towns (notes),	5,400 00		
Deposits in banks, on interest,	18,261 83		
Interest account,	1,077 74		
Cash on hand,	627 05		
	<u>\$507,384 62</u>		<u>\$507,384 62</u>

Cash on Deposit in Banks, amount in each :—

Faneuil Hall National Bank, Boston,	\$12,400 54
Howard National Bank, Boston,	5,861 29

Loan on Bank Stock :—

On 7 shares South Berwick National Bank, South Berwick, Me.,	\$200 00
--	----------

Loan on Railroad Stock :—

On 6 shares Boston & Maine R.R.,	\$500 00
--	----------

North Avenue Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$5,000	\$5,550 00	\$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Blackstone N'l Bank, Boston, .	\$1,300	\$1,296 75	\$1,300 00
22	Faneuil Hall N'l B'k, Boston, .	2,200	2,926 00	2,200 00
5	Nat'l Exchange Bank, Boston,	500	625 00	500 00
5	Third National Bank, Boston,	500	455 00	500 00
15	First N'l Bank, Marlborough,	1,500	1,725 00	1,350 00
		\$6,000	\$7,027 75	\$5,850 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . .	\$5,000	\$5,200 00	\$5,000 00
Fitchburg R.R. 5s,	2,000	2,200 00	2,000 00
Old Colony R.R. 4s,	3,000	3,210 00	3,000 00
Upper Coos R.R. 4s,	5,000	5,000 00	5,000 00
Upper Coos R.R. 4½s,	5,000	5,250 00	5,000 00
	\$20,000	\$20,860 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$18,261 83	2 per cent.	\$169,178 00	5 per cent.	\$88,870 00	6 per cent.
20,400 00	4 " "	4,900 00	5½ " "	600 00	6½ " "
17,000 00	4½ " "	155,520 00	5½ " "	100 00	7 " "

North Avenue Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each, .	136	
Aggregate amount of the same,		\$202,668 00
Total number of loans upon real estate,	156	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		23,487 41
Times for the dividends fixed by the by-laws: January 10 and July 10.		
Rate and amount of each semi-annual dividend { 2 per cent., \$7,642 49 } during the year ending Oct. 31, 1895, { 2 per cent., 8,277 69 }		15,920 18
Number of accounts opened during the year ending Oct. 31, 1895, .	486	
Number of accounts closed during the year ending Oct. 31, 1895, .	239	
Total number of open accounts Oct. 31, 1895,	2,272	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		2,079 10
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		156,334 11
Number of same,	3,113	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		108,978 84
Number of same,	1,752	
Date of examination by commissioner: April 4.		

NORTH BROOKFIELD SAVINGS BANK—NORTH BROOKFIELD.

Incorporated Feb. 28, 1854. Present number of corporators, 35.

GEORGE R. HAMANT, *President*.

CHARLES E. BATCHELLER, *Treasurer*.

CHARLES E. BATCHELLER, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

GEORGE R. HAMANT,

LUTHER P. DELAND,

FRANK A. SMITH,

SUMNER HOLMES.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M.; 2 to 4 P.M.;
Saturdays, from 9 A.M to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$126,500 00	Deposits,	\$699,482 23
Bank stock as per schedule, . . .	1,400 00	Guaranty fund, . . .	38,300 00
Loans on bank stock,	600 00	Interest account, . . .	6,710 16
Railroad bonds as per schedule, . .	173,000 00	Profit and loss account,	6,536 34
Real estate (for banking purposes),	10,000 00		
Real estate by foreclosure,	22,821 21		
Loans on real estate,	395,246 76		
Loans to counties, cities or towns (notes),	8,000 00		
Deposits in banks, on interest, . . .	9,044 89		
Deposits in banks, not on interest, .	1,572 05		
Expense account,	50 77		
Safe and furniture,	2,000 00		
Cash on hand,	793 05		
	<hr/> \$751,028 73		<hr/> \$751,028 73

Cash on Deposit in Banks, amount in each:—

Third National Bank, Boston,	\$4,012 50
Maverick National Bank, Boston,	1,572 05
First National Bank, Worcester,	5,032 39

Loan on Bank Stock:—

On 8 shares Ware National Bank, Ware,	\$600 00
---	----------

North Brookfield Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass, 6s, . .	\$4,000	\$4,680 00	\$4,000 00
of Canton, Ohio, 5s, . .	10,000	11,350 00	10,000 00
of Cleveland, Ohio, 5s, . .	1,000	1,140 00	1,000 00
of Cleveland, Ohio, 6s, . .	7,000	7,185 00	7,000 00
of Dayton, Ohio, 5s, . .	35,000	38,680 00	35,000 00*
of Fort Wayne, Ind., 6s, . .	16,000	17,120 00	16,000 00
of Grand Rapids, Mich., 5s, . .	5,000	5,000 00	5,000 00
of Malden, Mass., 4s, . .	10,000	10,200 00	10,000 00
of Milwaukee, Wis., 7s, . .	1,000	1,020 00	1,000 00
of Portsmouth, N. H., 6s, . .	5,000	5,125 00	5,000 00
of Providence, R. I., 5s, . .	7,000	7,810 00	7,000 00
of Salem, Mass., 5s, . .	2,000	2,200 00	2,000 00
of Stamford, Conn., 4s, . .	4,000	4,200 00	4,000 00
of Springfield, Ohio, 5s, . .	11,000	11,855 00	11,000 00
County of Aroostook, Me., 4½s, . .	7,000	7,350 00	7,000 00*
State of New Hampshire 6s, . .	1,500	1,630 00	1,500 00
	\$126,500	\$136,545 00	\$126,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Eliot National Bank, Boston, .	\$1,000	\$1,330 00	\$1,000 00
4	Ware National Bank, Ware, .	400	420 00	400 00
		\$1,400	\$1,750 00	\$1,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	\$7,000	\$7,350 00	\$7,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . .	5,000	5,700 00	5,000 00
Boston & Maine R.R. 4s, . .	20,000	20,800 00	20,000 00
Boston, Winthrop & Shore R.R. 5s, . .	5,000	5,350 00	5,000 00
Concord & Montreal R.R. 4s, . .	15,000	15,600 00	15,000 00
Eastern R.R. 6s, . .	27,000	32,400 00	27,000 00

North Brookfield Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$15,000	\$16,050 00	\$15,000 00
Maine Central R.R. 4s,	5,000	5,050 00	5,000 00
Maine Central R.R. 6s,	6,500	7,085 00	6,500 00
Maine Central R.R. 7s,	18,000	23,625 00	18,000 00
Old Colony R.R. 6s,	4,000	4,120 00	4,000 00
Portland & Ogdensburg R.R. 6s, . .	25,500	27,795 00	25,500 00
Portsmouth, Gt. Falls & Conway R.R. 4½s,	10,000	11,500 00	10,000 00
Upper Coos R.R. 4½s,	10,000	10,800 00	10,000 00
	<u>\$173,000</u>	<u>\$193,225 00</u>	<u>\$173,000 00</u>

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,044 89 8,000 00	2 per cent. 4 “	\$395,246 76	5½ per cent.	\$600 00	6 per cent.
Amount invested in real estate for banking purposes, \$10,000 00					
Estimated value of the same, 10,000 00					
Assessed value of the same, 10,000 00					
Value, by books, of other real estate, held or owned by foreclosure or otherwise, 22,821 21					
Assessed value of the same, 28,750 00					
Net income received from same during year ending Oct. 31, 1895, . . . 715 96					
Number of loans which are of an amount not exceeding \$3,000 each, . 300					
Aggregate amount of the same, 303,094 00					
Total number of loans upon real estate, 321					
Amount of investments from which no income is received, 8,324 00					
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, 36,443 11					
Times for the dividends fixed by the by-laws: January 1 and July 1.					
Rate and amount of each semi-annual dividend { 2 per cent., \$12,733 82 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 13,373 88 } 26,107 70					
Number of accounts opened during the year ending Oct. 31, 1895, . 328					
Number of accounts closed during the year ending Oct. 31, 1895, . 220					
Total number of open accounts Oct. 31, 1895, 2,390					
Total expenses of the corporation for the year ending Oct. 31, 1895 (ex- clusive of taxes), 1,537 43					
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, 110,772 08					
Number of same, 1,748					
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, 98,263 64					
Number of same, 1,384					
Date of examination by commissioner: April 25.					

NORTH EASTON SAVINGS BANK—NORTH EASTON.

Incorporated Feb. 8, 1864. Present number of corporators, 25.

OAKES A. AMES, *President.*

CHESTER R. FIELD, *Treasurer.*

CHESTER R. FIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

OAKES A. AMES,

LEAVITT L. BERRY,

CYRUS LOTHROP,

W. K. GOWARD,

WILLIAM H. AMES.

Open for business every business day, 9 A.M. to 12 M.; 1.30 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$102,185 00	Deposits,	\$882,382 50
Bank stock as per schedule, .	103,105 13	Guaranty fund, . .	43,720 95
Loans on bank stock,	10,000 00	Profit and loss ac-	
Railroad bonds as per schedule,	71,621 67	count,	11,540 72
Real estate by foreclosure, . .	3,291 95		
Loans on real estate,	375,186 46		
Loans on personal security, . .	237,300 00		
Loans to counties, cities or towns			
(notes),	1,000 00		
Deposits in banks, on interest, .	16,908 80		
Deposits in banks, not on interest,	15,892 84		
Expense account,	116 80		
Cash on hand,	1,035 52		
	\$937,644 17		\$937,644 17

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston,	\$16,908 80
First National Bank, Easton,	15,892 84

Loan on Bank Stock :—

On 75 shares First National Bank of Easton, North Easton, }	\$10,000 00
On 86 shares Merchants' National Bank, New Bedford, }	

North Easton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$8,000	\$8,560 00	\$6,960 00
of Beverly, Mass., 4s, . . .	15,000	15,600 00	15,000 00
of Columbus, Ohio, 4s, . . .	6,000	6,060 00	6,000 00*
Town of Greenfield, Mass., 4s, . .	10,000	10,200 00	10,000 00
of Marlborough, Mass., 4s, . .	1,000	1,045 00	1,000 00
of Montague, Mass., 4s, . . .	10,000	10,000 00	10,000 00
of No. Easton (Village Dis- trict), Mass., 4s, . . .	30,000	31,500 00	30,225 00
of Randolph, Mass., 4s, . . .	15,000	15,600 00	15,000 00
of Stoughton, Mass., 4s, . . .	8,000	8,040 00	8,000 00
	\$103,000	\$106,605 00	\$102,185 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlantic Nat'l Bank, Boston, .	\$2,500	\$3,150 00	\$3,150 00
25	Atlas National Bank, Boston, .	2,500	3,075 00	2,878 13
78	Everett Nat'l Bank, Boston, .	7,800	6,240 00	8,658 00
25	Hamilton Nat'l Bank, Boston, .	2,500	2,675 00	2,950 00
25	Manufacturers' N'l B'k, Boston, .	2,500	2,500 00	2,375 00
25	Market Nat'l Bank, Boston, . .	2,500	2,000 00	2,300 00
38	N'l B'k of Redemption, Boston, .	3,800	4,598 00	4,789 00
25	National City Bank, Boston, . .	2,500	2,025 00	2,150 20
20	National Eagle Bank, Boston, . .	2,000	1,660 00	1,680 00
50	N'l Hide & Leather B'k, Boston, .	5,000	5,300 00	5,312 50
57	National Revere Bank, Boston, .	5,700	5,301 00	6,726 00
25	New England N'l B'k, Boston, .	2,500	3,975 00	3,325 00
90	North National Bank, Boston, .	9,000	9,450 00	10,485 00
50	Shawmut Nat'l Bank, Boston, . .	5,000	5,500 00	5,800 00
25	Shoe & Leather N'l B'k, Boston, .	2,500	2,275 00	2,203 75
25	State National Bank, Boston, . .	2,500	2,800 00	2,693 75
25	Tremont Nat'l Bank, Boston, . .	2,500	2,225 00	2,212 50
75	Neponset Nat'l Bank, Canton, . .	7,500	10,500 00	8,100 00
100	First National Bank, Easton, . .	10,000	14,500 00	10,500 00
66	National City Bank, Lynn, . . .	6,600	11,880 00	9,335 80
38	Bristol County National Bank, Taunton,	3,800	4,940 00	4,560 00
7	Taunton Nat'l Bank, Taunton, . .	700	1,029 00	920 50
		\$91,900	\$107,598 00	\$103,105 13

North Easton Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$31,000	\$31,465 00	\$31,000 00
Concord & Montreal R.R. 4s, . . .	20,000	20,800 00	20,029 45
Fitchburg R.R. 4s,	10,000	10,050 00	9,592 22
Fitchburg R.R. 5s,	5,000	5,500 00	5,000 00
Old Colony R.R. 4s,	5,000	5,350 00	5,000 00
Old Colony R.R. 4½s,	1,000	1,045 00	1,000 00
	\$72,000	\$74,210 00	\$71,621 67

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,908 80	2 per cent.	\$25,000 00	4½ per cent.	\$35,643 46	5½ per cent.
141,800 00	4 “	10,000 00	4½ “	130,363 00	6 “
25,000 00	4½ “	210,280 00	5 “	400 00	7 “
35,000 00	4¼ “	10,000 00	5¼ “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$3,291 95
Assessed value of the same,	2,400 00
Number of loans which are of an amount not exceeding \$3,000 each, .	205
Aggregate amount of the same,	191,086 46
Total number of loans upon real estate,	234
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	40,098 02
Times for the dividends fixed by the by-laws: April 15 and October 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$16,341 75 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 16,751 42 }	33,093 17
Number of accounts opened during the year ending Oct. 31, 1895, .	250
Number of accounts closed during the year ending Oct. 31, 1895, .	196
Total number of open accounts Oct. 31, 1895,	2,341
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	1,376 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	123,326 02
Number of same,	1,390
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	108,888 44
Number of same,	1,115
Date of examination by commissioner: February 11.	

NORTH END SAVINGS BANK—BOSTON.

Incorporated Feb. 17, 1870. Present number of corporators, 27.

THOMAS L. JENKS, *President.*

HERBERT C. WELLS, *Treasurer.*

WM. C. WILLIAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THOMAS L. JENKS,

CLINTON VILES,

INCREASE E. NOYES,

WM. G. SHILLABER,

WILLIAM ROBINSON,

L. FOSTER MORSE,

CHARLES E. WIGGIN.

Open for business every business day, 9 A.M. to 2 P.M.; and Saturday, for deposits only, until 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$124,900 00	Deposits,	\$1,776,661 17
Bank stock as per schedule, .	186,001 37	Guaranty fund, .	54,000 00
Loans on bank stock, . . .	10,350 00	Interest account, .	23,573 72
Railroad bonds as per schedule, .	131,906 25		
Real estate by foreclosure, . .	8,233 39		
Loans on real estate, . . .	1,126,869 96		
Loans on personal security, .	167,000 00		
Loans to counties, cities or towns (notes),	15,600 00		
Loans on depositors' books, .	400 00		
Deposits in banks, on interest, .	77,200 00		
Expense account,	2,401 65		
Cash on hand,	3,372 27		
	<u>\$1,854,234 89</u>		<u>\$1,854,234 89</u>

Cash on Deposit in Banks, amount in each:—

Columbian National Bank, Boston,	\$34,200 00
Lincoln National Bank, Boston,	1,000 00
Mechanics' National Bank, Boston,	1,000 00
Metropolitan National Bank, Boston,	40,000 00
National Security Bank, Boston,	1,000 00

North End Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

On 30 shares Market National Bank, Boston,	\$2,000 00
On 10 shares Hamilton National Bank, Boston,	350 00
On 40 shares Winnisimmet National Bank, Chelsea,	3,000 00
On 200 shares Metacomet National Bank, Fall River,	5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$25,000	\$25,812 50	\$25,000 00
of Rockford, Ill., 4½s,	29,900	31,843 50	29,900 00
of Sioux City, Iowa, 6s,	10,000	10,500 00	10,000 00
Town of Mansfield, Mass., 4s,	10,000	10,400 00	10,000 00
United States 4s,	50,000	61,375 00	50,000 00
	\$124,900	\$139,931 00	\$124,900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	Atlas National Bank, Boston,	\$5,500	\$6,778 75	\$6,412 25
50	Boston Nat'l Bank, Boston,	5,000	5,031 25	5,499 37
100	Columbian Nat'l Bank, Boston,	10,000	9,700 00	10,449 00
38	Eliot National Bank, Boston,	3,800	4,940 00	4,504 37
30	Everett Nat'l Bank, Boston,	3,000	2,557 50	2,800 00
2	Faneuil Hall N'l Bank, Boston,	200	267 00	270 50
20	First National Bank, Boston,	2,000	4,795 00	3,970 00
50	Freeman's Nat'l Bank, Boston,	5,000	4,512 50	4,951 00
25	Globe Nat'l Bank, Boston,	2,500	2,128 13	2,502 25
27	Howard Nat'l Bank, Boston,	2,700	2,538 00	3,055 50
100	Market N'l Bank, Boston,	10,000	8,000 00	9,978 24
20	Massachusetts N'l B'k, Boston,	2,000	1,705 00	2,011 25
25	Merchants' N'l B'k, Boston,	2,500	4,006 25	3,803 25
100	Metropolitan N'l B'k, Boston,	10,000	9,325 00	10,522 50
50	N'l B'k of Commerce, Boston,	5,000	5,600 00	5,911 37
110	National B'k of the Common- wealth, Boston,	11,000	15,290 00	15,010 00
4	N'l B'k of Redemption, Boston,	400	484 00	501 00
75	National City Bank, Boston,	7,500	6,084 38	8,134 62
100	Nat'l Eagle Bank, Boston,	10,000	8,275 00	10,814 75
10	N'l Hide & Leather B'k, Boston,	1,000	1,062 50	1,197 50
34	National Revere Bank, Boston,	3,400	3,060 00	4,390 12
6	Nat'l Union Bank, Boston,	600	810 00	847 50
21	Nat'l Webster Bank, Boston,	2,100	2,184 00	2,131 50
25	New England N'l B'k, Boston,	2,500	3,975 00	3,854 50
100	North National Bank, Boston,	10,000	10,712 50	12,172 50

North End Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
2	Old Boston N'l Bank, Boston,	\$200	\$218 50	\$243 62
25	Second N'l Bank, Boston, .	2,500	4,456 25	4,005 50
37	Shawmut Nat'l Bank, Boston,	3,700	4,051 50	4,517 50
46	Shoe & Leather N'l B'k, Boston,	4,600	4,163 00	5,805 00
25	State National Bank, Boston, .	2,500	2,825 00	2,928 00
18	Suffolk Nat'l Bank, Boston, .	1,800	1,894 50	2,137 25
100	Third National Bank, Boston,	10,000	9,100 00	10,121 99
26	Tremont Nat'l Bank, Boston, .	2,600	2,314 00	3,360 25
50	First National Bank, Chelsea,	5,000	5,300 00	5,767 42
91	Massachusetts Loan & Trust Company, Boston, .	9,100	10,533 25	10,420 00
10	State Street Safe Deposit and Trust Company, Boston, .	1,000	1,025 00	1,000 00
		\$160,700	\$169,702 76	\$186,001 37

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . .	\$12,000	\$12,540 00	\$12,000 00
Fitchburg R.R. 4s,	25,000	25,250 00	24,156 25
Fitchburg R.R. 4½s,	21,000	21,210 00	21,000 00
Fitchburg R.R. 5s,	20,000	22,000 00	20,000 00
Penobscot Shore Line R.R. 4s, .	30,000	30,300 00	30,000 00
Upper Coos R.R. 4s,	25,000	25,250 00	24,750 00
	\$133,000	\$136,550 00	\$131,906 25

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,000 00	2 per cent.	\$332,100 00	4½ per cent.	\$85,855 00	6 per cent.
76,200 00	2½ “	57,000 00	4¾ “	1,025 00	7 “
13,000 00	4 “	757,690 00	5 “		
19,000 00	4½ “	54,549 96	5½ “		

North End Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$8,233 39
Assessed value of the same,	11,250 00
Net income received from same during year ending Oct. 31, 1895,	296 92
Number of loans which are of an amount not exceeding \$3,000 each,	239
Aggregate amount of the same,	399,569 96
Total number of loans upon real estate,	327
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	79,358 19
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$29,101 25 } during the year ending Oct. 31, 1895, { 2 per cent., 30,847 89 }	59,949 14
Number of accounts opened during the year ending Oct. 31, 1895,	1,060
Number of accounts closed during the year ending Oct. 31, 1895,	667
Total number of open accounts Oct. 31, 1895,	5,067
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	7,776 27
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	604,733 30
Number of same,	6,552
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	436,812 59
Number of same,	4,889
Date of examination by commissioner: January 8.	

NORTH MIDDLESEX SAVINGS BANK—AYER.

Incorporated March 11, 1885. Present number of corporators, 23.

BENJ. H. HARTWELL, *President.*

SARAH T. TUTEN, *Treasurer.*

DANIEL W. FLETCHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

BENJ. H. HARTWELL,

L. J. SPAULDING,

EDWIN L. WHITE,

OLIVER K. PIERCE,

PETER TARBELL.

Open for business every business day, 9 to 11 A.M.; 12.30 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$10,000 00	Deposits, . . .	\$435,701 45
Bank stock as per schedule, .	19,373 75	Guaranty fund, .	6,050 00
Loans on bank stock, . . .	5,197 00	Interest account, .	3,394 94
Railroad bonds as per schedule,	64,000 00	Undivided earnings, .	6,837 13
Loans on real estate, . . .	264,900 92	Uncompleted loan, .	125 00
Loans on personal security, .	74,850 00		
Loans to counties, cities or towns (notes), . . .	1,400 00		
Deposits in banks, on interest, .	5,000 00		
Deposits in banks, not on interest,	341 33		
Expense account, . . .	531 35		
Taxes and improvements on real estate, . . .	727 77		
Premium account, . . .	5,500 00		
Local tax (taxes paid), . . .	3 01		
Cash on hand, . . .	283 39		
	\$452,108 52		\$452,108 52

Cash on Deposit in Bank:—

First National Bank, Ayer, \$5,341 33

Loans on Bank Stock, amount on each:—

On 60 shares First National Bank, Ayer, \$4,000 00

On 3 shares First National Bank, Ayer, 222 00

On 11 shares First National Bank, Ayer, 600 00

On 11 shares Newbury National Bank, Wells River, Vt., 375 00

North Middlesex Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Marlborough, Mass., 4s, .	\$5,000	\$5,412 50	\$5,000 00
Town of Wakefield, Mass., 4s, .	5,000	5,262 50	5,000 00
	\$10,000	\$10,675 00	\$10,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
40	First National Bank, Ayer, .	\$4,000	\$4,400 00	\$4,247 25
6	Blackstone N'l Bank, Boston,	600	600 00	674 00
10	Commercial N'l Bank, Boston,	1,000	830 00	970 00
15	Continental N'l Bank, Boston,	1,500	1,610 00	1,911 25
10	Eliot Nat'l Bank, Boston, .	1,000	1,330 00	1,355 00
15	Howard Nat'l Bank, Boston,	1,500	1,470 00	1,680 00
7	N'l B'k of No. America, Boston,	700	749 00	883 75
20	N'l Hide & Leather B'k, Boston,	2,000	2,100 00	2,540 00
5	People's Nat'l Bank, Boston,	500	750 00	840 00
10	State National Bank, Boston, .	1,000	1,120 00	1,262 50
20	Prescott Nat'l Bank, Lowell, .	2,000	2,960 00	3,010 00
		\$15,800	\$17,919 00	\$19,373 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$5,000	\$5,300 00	\$5,000 00
Boston & Maine R.R. 4½s, . . .	15,000	17,512 50	15,000 00
Concord & Montreal R.R. 4s, . . .	8,000	8,420 00	8,000 00
Fitchburg R.R. 4s,	1,000	1,015 00	1,000 00
Fitchburg R.R. 4½s,	8,000	8,537 50	8,000 00
Fitchburg R.R. 5s,	20,000	21,510 00	20,000 00
Fitchburg R.R. 6s,	2,000	2,100 00	2,000 00
Maine Central R.R. 7s,	5,000	6,875 00	5,000 00
	\$64,000	\$71,270 00	\$64,000 00

North Middlesex Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,000 00	2 per cent.	\$167,923 52	5 per cent.	\$126,299 40	6 per cent.
14,600 00	4½ “	37,425 00	5½ “	100 00	7 “

Number of loans which are of an amount not exceeding \$3,000 each,	194	
Aggregate amount of the same,		\$209,297 92
Total number of loans upon real estate,	191	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		20,199 18
Times for the dividends fixed by the by-laws: January 5 and July 5.		
Rate and amount of each semi-annual dividend { 2 per cent., \$6,581 97 } during the year ending Oct. 31, 1895, { 2 per cent., 7,353 31 }		13,935 28
Number of accounts opened during the year ending Oct. 31, 1895,	445	
Number of accounts closed during the year ending Oct. 31, 1895,	216	
Total number of open accounts Oct. 31, 1895,	1,973	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		1,175 57
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		152,996 28
Number of same,	1,896	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		87,265 66
Number of same,	1,345	
Date of examination by commissioner: January 22.		

ORANGE SAVINGS BANK—ORANGE.

Incorporated March 30, 1871. Present number of corporators, 24.

JOHN W. WHEELER, *President.*

WARREN M. KING, *Treasurer.*

WARREN M. KING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

F. L. WATERS,

A. W. BALLOU,

C. A. TOWNE,

W. M. KING.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$63,300 00	Deposits,	\$839,532 70
Bank stock as per schedule, .	37,600 00	Guaranty fund, .	24,600 00
Loans on bank stock,	2,575 00	Interest account, .	870 09
Railroad bonds as per schedule, .	60,000 00	Profit and loss account,	27,880 81
Loans on real estate,	593,683 50		
Loans on personal security, .	70,550 00		
Loans to counties, cities or towns (notes),	54,200 00		
Deposits in banks, on interest, .	10,000 00		
Expense account,	459 02		
Cash on hand,	516 08		
	<u>\$892,883 60</u>		<u>\$892,883 60</u>

Cash on Deposit in Banks, amount in each:—

People's National Bank, Brattleboro', Vt.,	\$5,000 00
Orange National Bank, Orange,	5,000 00

Orange Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

On 30 shares Home National Bank, Holyoke,	\$2,500 00
On 3 shares Orange National Bank, Orange,	75 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s, . . .	\$10,000	\$10,100 00	\$10,000 00
of Gardiner, Me., 4s, . . .	6,000	6,060 00	6,000 00
of Manchester, N. H., 4s, . . .	15,000	15,600 00	15,000 00
of Meriden, Conn., 4s, . . .	5,000	5,200 00	5,000 00
of Rockford, Ill., 4½s, . . .	5,000	5,300 00	5,000 00
Town of Leominster, Mass., 4s, . .	7,300	7,446 00	7,300 00
of Orange, Mass., 4s, . . .	15,000	15,100 00	15,000 00
	\$63,300	\$64,806 00	\$63,300 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Miller's River N'l B'k, Athol, .	\$600	\$1,080 00	\$600 00
15	Atlas National Bank, Boston,	1,500	1,845 00	1,500 00
5	Boylston Nat'l Bank, Boston, .	500	655 00	500 00
3	Central Nat'l Bank, Boston, .	300	390 00	300 00
65	Eliot Nat'l Bank, Boston, .	6,500	8,645 00	6,500 00
4	Everett Nat'l Bank, Boston, .	400	320 00	400 00
20	First Ward Nat'l Bank, Boston,	2,000	2,600 00	2,000 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,000 00	2,000 00
11	N'l B'k of No. America, Boston,	1,100	1,177 00	1,100 00
5	N'l Hide & Leather B'k, Boston,	500	530 00	500 00
16	Nat'l Webster Bank, Boston, .	1,600	1,664 00	1,600 00
10	North Nat'l Bank, Boston, .	1,000	1,050 00	1,000 00
30	Tremont Nat'l Bank, Boston, .	3,000	2,670 00	3,000 00
10	First National Bank, Chelsea,	1,000	1,060 00	1,000 00
33	Franklin Co. N'l B'k, Greenfield,	3,300	3,442 00	3,300 00
100	Orange Nat'l Bank, Orange, .	10,000	15,000 00	10,000 00
10	First Nat'l Bank, Springfield,	1,000	1,050 00	1,000 00
10	Third Nat'l Bank, Springfield,	1,000	2,000 00	1,000 00
3	Union Market National Bank, Watertown,	300	375 00	300 00
		\$37,600	\$47,553 00	\$37,600 00

PALMER SAVINGS BANK—PALMER.

Incorporated March 4, 1870. Present number of corporators, 54.

H. G. LOOMIS, *President.*

H. W. MCGREGORY, *Treasurer.*

WILLIAM W. LEACH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES B. SHAW,

GEORGE MOOERS,

HENRY G. LOOMIS,

E. G. HASTINGS,

C. H. HOBBS.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$124,000 00	Deposits,	\$1,033,505 60
Bank stock as per schedule, .	39,500 00	Guaranty fund, .	40,000 00
Loans on bank stock,	1,286 00	Interest account, .	5,290 57
Railroad bonds as per schedule,	100,000 00	Profit and loss ac-	
Real estate (for banking pur-		count,	8,935 47
poses),	15,000 00		
Loans on real estate,	569,725 71		
Loans on personal security, .	162,535 22		
Loans to counties, cities or towns			
(notes),	30,500 00		
Loans on depositors' books, .	680 00		
Deposits in banks, on interest, .	40,586 48		
Expense account,	833 99		
Cash on hand,	3,084 24		
	<hr/> \$1,087,731 64		<hr/> \$1,087,731 64

Cash on Deposit in Banks, amount in each:—

Palmer National Bank, Palmer,	\$12,596 13
City National Bank, Springfield,	10,506 55
Springfield Safe Deposit and Trust Company, Springfield,	17,483 80

Palmer Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

On 1 share Palmer National Bank, Palmer,	\$86 00
On 3 shares Palmer National Bank, Palmer,	300 00
On 5 shares Palmer National Bank, Palmer,	500 00
On 5 shares Chapin National Bank, Springfield,	400 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s,	\$5,000	\$5,100 00	\$5,000 00
of Cambridge, Mass., 4s,	10,000	10,750 00	10,000 00
of Canton, Ohio, 5s,	3,000	3,045 00	3,000 00
of Kansas City, Mo., 4½s,	30,000	33,300 00	30,000 00
of Lowell, Mass., 4s,	11,000	12,100 00	11,000 00
of Malden, Mass., 4s,	10,000	10,400 00	10,000 00
of Providence, R. I., 4s,	15,000	16,950 00	15,000 00
of Waterbury, Conn., 4s,	10,000	10,500 00	10,000 00
of Worcester, Mass., 4s,	15,000	16,500 00	15,000 00
Town of Monson, Mass., 4s,	10,000	10,467 50	10,000 00
County of Aroostook, Me., 4½s,	5,000	5,250 00	5,000 00*
	\$124,000	\$134,362 50	\$124,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Eliot National Bank, Boston,	\$5,000	\$6,650 00	\$5,000 00
23	N'l B'k of Commerce, Boston,	2,300	2,553 00	2,300 00
10	N'l B'k of No. America, Boston,	1,000	1,067 50	1,000 00
25	State National Bank, Boston,	2,500	2,800 00	2,500 00
20	Suffolk National Bank, Boston,	2,000	2,095 00	2,000 00
10	Brockton N'l Bank, Brockton,	1,000	1,150 00	1,000 00
33	Monson Nat'l Bank, Monson,	3,300	4,620 00	3,300 00
116	Palmer Nat'l Bank, Palmer,	11,600	16,820 00	11,600 00
51	Agawam N'l B'k, Springfield,	5,100	5,100 00	5,100 00
50	Chapin N'l Bank, Springfield,	5,000	6,000 00	5,000 00
7	Ware National Bank, Ware,	700	735 00	700 00
		\$39,500	\$49,590 50	\$39,500 00

Palmer Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$20,000	\$20,350 00	\$20,000 00
Boston & Maine R.R. 4½s,	15,000	17,325 00	15,000 00
Concord & Montreal R.R. 4s,	10,000	10,400 00	10,000 00
Eastern R.R. 6s,	10,000	12,000 00	10,000 00
Fitchburg R.R. 4s,	10,000	10,025 00	10,000 00
Fitchburg R.R. 4½s,	10,000	10,750 00	10,000 00
Fitchburg R.R. 5s,	10,000	11,000 00	10,000 00
Portland & Rumford Falls R.R. 5s,	10,000	10,500 00	10,000 00
Upper Coos R.R. 4½s,	5,000	5,400 00	5,000 00
	\$100,000	\$107,750 00	\$100,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,596 13	2 per cent.	\$30,500 00	4½ per cent.	\$201,988 71	6 per cent.
10,506 55	3 “	470,252 22	5 “	200 00	6½ “
17,483 80	4 “	61,786 00	5½ “		

Amount invested in real estate for banking purposes,	\$15,000 00
Estimated value of the same,	15,000 00
Assessed value of the same,	10,300 00
Number of loans which are of an amount not exceeding \$3,000 each,	360
Aggregate amount of the same,	374,028 22
Total number of loans upon real estate,	328
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	51,958 70
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$18,780 48 } during the year ending Oct. 31, 1895, { 2½ per cent., 20,551 65 }	39,332 13
Number of accounts opened during the year ending Oct. 31, 1895,	525
Number of accounts closed during the year ending Oct. 31, 1895,	410
Total number of open accounts Oct. 31, 1895,	2,977
Total expenses of the corporation for the year ending Oct. 31, 1895 (ex- clusive of taxes),	2,695 34
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	216,998 81
Number of same,	2,276
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	196,341 59
Number of same,	1,673
Date of examination by commissioner: June 20.	

PENTUCKET SAVINGS BANK—HAVERHILL.

Incorporated March 17, 1891. Present number of corporators, 19.

GEORGE H. CARLETON, *President.*

CHAS. S. TITCOMB, *Treasurer.*

CHAS. S. TITCOMB, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO. H. CARLETON,

J. W. VITNUM,

JOHN A. GALE,

OLIVER TAYLOR,

C. H. HAYES.

Open for business every business day, except Saturdays, 9 A.M. to 12.30 P.M.; 2 to 3.30 P.M.; Saturdays, 9 A.M. to 12.30 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$19,100 00	Deposits,	\$249,627 90
Bank stock as per schedule, .	3,000 00	Guaranty fund, . .	1,357 00
Loans on bank stock,	11,200 00	Interest account, . .	1,277 36
Railroad bonds as per schedule, .	15,925 00	Profit and loss account,	229 35
Loans on real estate,	125,785 00		
Loans on personal security, . .	56,000 00		
Loans to counties, cities or towns (notes),	10,000 00		
Deposits in banks, on interest, .	4,227 00		
Deposits in banks, not on interest, .	6,091 53		
Expense account,	221 75		
Premium account,	941 33		
	<hr/>		<hr/>
	\$252,491 61		\$252,491 61

Cash on Deposit in Banks, amount in each :—

Beacon Trust Company, Boston,	\$4,227 00
Second National Bank, Haverhill,	6,091 53

Loans on Bank Stock, amount on each :—

On 20 shares Amesbury National Bank, Amesbury,	\$1,700 00
On 10 shares Second National Bank, Haverhill,	1,000 00
On 35 shares Second National Bank, Haverhill,	3,500 00
On 50 shares Second National Bank, Haverhill,	5,000 00

Pentucket Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
City of Brockton, Mass., 4s, . . .	\$1,600	\$1,664 00	\$1,600 00
of Dubuque, Iowa, 6s, . . .	1,000	1,015 00	1,000 00
of Grand Rapids, Mich., 4½s, . .	2,000	2,210 00	2,000 00
of Indianapolis, Ind., 6s, . . .	1,000	1,020 00	1,000 00
of Meriden, Conn., 4s, . . .	3,000	3,060 00	3,000 00
of New Britain, Conn., 4s, . . .	5,000	5,250 00	5,000 00
of Oshkosh, Wis., 4½s, . . .	4,000	4,150 00	4,000 00
of Sioux City, Iowa, 6s, . . .	500	510 00	500 00
of Taunton, Mass., 4s, . . .	1,000	1,045 00	1,000 00
	\$19,100	\$19,924 00	\$19,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Everett National Bank, Boston,	\$1,000	\$800 00	\$1,000 00
10	State Nat'l Bank, Boston, . .	1,000	1,120 00	1,000 00
10	First National Bank, Chelsea,	1,000	1,060 00	1,000 00
		\$3,000	\$2,980 00	\$3,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$1,000	\$1,050 00	\$1,000 00
Boston & Maine R.R. 4s, . . .	2,000	2,090 00	2,000 00
Boston & Maine R.R. 4½s, . . .	4,000	4,600 00	4,000 00
Fitchburg R.R. 5s, . . .	2,000	2,060 00	2,000 00
Upper Coos R.R. 4s, . . .	3,000	3,000 00	2,925 00
Worcester, Nashua & Roch. R.R. 4s,	4,000	4,160 00	4,000 00
	\$16,000	\$16,960 00	\$15,925 00

Pentucket Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,227 00	2½ per cent.	\$23,000 00	4½ per cent.	\$10,100 00	5½ per cent.
38,000 00	4 “	110,930 00	5 “	20,955 00	6 “

Number of loans which are of an amount not exceeding \$3,000 each, 102
 Aggregate amount of the same, \$140,510 00
 Total number of loans upon real estate, 74
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1895, 10,388 60
 Times for the dividends fixed by the by-laws: first Wednesday in February
 and August.
 Rate and amount of each semi-annual dividend { 2 per cent., \$3,408 59 }
 during the year ending Oct. 31, 1895, . . { 2 per cent., 4,152 74 } 7,561 33
 Number of accounts opened during the year ending Oct. 31, 1895, . 300
 Number of accounts closed during the year ending Oct. 31, 1895, . 161
 Total number of open accounts Oct. 31, 1895, 720
 Total expenses of the corporation for the year ending Oct. 31, 1895 (ex-
 clusive of taxes), 668 99
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1895, 111,548 56
 Number of same, 980
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1895, 47,467 42
 Number of same, 616
 Date of examination by commissioner: February 26.

PEOPLE'S SAVINGS BANK—BROCKTON.

Incorporated Feb. 8, 1895. Present number of corporators, 44.

WM. L. DOUGLAS, *President.*

A. T. JONES, *Treasurer.*

JOHN S. KENT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WM. L. DOUGLAS,

FRANCIS B. GARDNER,

EMERY M. LOW,

EDWARD B. MELLEN,

FRED P. RICHMOND.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$4,000 00	Deposits, . . .	\$40,246 08
Bank stock as per schedule, .	500 00		
Loans on bank stock, . . .	100 00		
Railroad bonds as per schedule, .	7,500 00		
Loans on railroad stock, . . .	600 00		
Loans on real estate, . . .	19,433 33		
Deposits in banks, on interest, .	5,828 29		
Expense account, . . .	75 00		
Premiums,	946 25		
Interest,	15 39		
Outfit,	100 19		
Cash on hand,	1,147 63		
	\$40,246 08		\$40,246 08

Cash on Deposit in Banks, amount in each : —

Brockton National Bank, Brockton,	\$2,000 00
Home National Bank, Brockton,	1,828 29
Plymouth County Safe Deposit and Trust Company, Brockton,	2,000 00

Loan on Bank Stock : —

On 6 shares Merchants' National Bank, Boston,	\$100 00
---	----------

Loan on Railroad Stock : —

On 6 shares New York, New Haven & Hartford R.R.,	\$600 00
--	----------

People's Savings Bank, Brockton — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Canton, Ohio, 5s,	\$2,000	\$2,045 00	\$2,000 00
Town of Stoughton, Mass., 4s,	2,000	2,080 00	2,000 00
	\$4,000	\$4,125 00	\$4,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Massachusetts Loan and Trust Company, Boston,	\$500	\$580 00	\$500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$2,000	\$2,080 00	\$2,000 00
Boston, Winthrop & Shore R.R. 5s,	1,000	1,070 00	1,000 00
Fitchburg R.R. 5s,	2,000	2,145 00	2,000 00
Maine Central R.R. 5s,	2,500	2,812 50	2,500 00
	\$7,500	\$8,107 50	\$7,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,828 29	2 per cent.	\$600 00	5 per cent.	\$7,033 33	6 per cent.
2,000 00	3 "	12,530 00	5½ "		

People's Savings Bank, Brockton — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	10	
Aggregate amount of the same,		\$12,133 33
Total number of loans upon real estate,	9	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		130 67
Times for the dividends fixed by the by-laws: March 1 and September 1.		
Number of accounts opened during the year ending Oct. 31, 1895,	386	
Number of accounts closed during the year ending Oct. 31, 1895,	16	
Total number of open accounts Oct. 31, 1895,	370	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		75 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		44,410 08
Number of same,	567	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		4,164 00
Number of same,	59	
Date of examination by commissioners: November 4.		

PEOPLE'S SAVINGS BANK — HOLYOKE.

Incorporated March 19, 1885. Present number of corporators, 48.

WILLIAM SKINNER, *President.*

F. H. CHAMBERLIN, *Treasurer.*

A. L. GREEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM SKINNER,

JOHN TILLEY,

E. P. CLARK,

J. A. SULLIVAN,

J. N. HUBBARD.

Open for business every business day, except Saturday, 9 A.M. to 4 P.M.; Saturday, 9 A.M. to 12 M.; also Thursday, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$17,000 00	Deposits, . . .	\$507,204 13
Bank stock as per schedule, .	5,000 00	Guaranty fund, .	13,191 50
Loans on bank stock, . . .	11,365 00	Interest account, .	5,937 07
Loans on real estate, . . .	350,249 00		
Loans on personal security, .	119,728 50		
Deposits in banks, on interest, .	21,258 76		
Furniture and fixtures, . . .	900 00		
Cash on hand,	831 44		
	<u>\$526,332 70</u>		<u>\$526,332 70</u>

Cash on Deposit in Bank : —

Home National Bank, Holyoke, \$21,258 76

Loans on Bank Stock, amount on each : —

On 20 shares Quinsigamond National Bank, Worcester.	\$515 00
On 10 shares First National Bank, Springfield,	} 300 00
On 3 shares Agawam National Bank, Springfield,	
On 5 shares Holyoke National Bank, Holyoke,	500 00
On 77 shares Franklin County National Bank, Greenfield,	6,800 00
On 24 shares Franklin County National Bank, Greenfield,	2,000 00
On 10 shares Home National Bank, Holyoke,	900 00
On 5 shares Home National Bank, Holyoke,	350 00

PEOPLE'S SAVINGS BANK—WORCESTER.

Incorporated May 13, 1864. Present number of corporators, 189.

SAMUEL R. HEYWOOD, *President.*

CHARLES M. BENT, *Treasurer.*

FREDERICK J. BARNARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL R. HEYWOOD,

CALVIN FOSTER,

THOMAS M. ROGERS,

SAMUEL D. NYE,

WARREN WILLIAMS,

EDWIN T. MARBLE,

ALEXANDER DE WITT.

Open for business every business day, 9 A. M. to 4 P. M.; also Saturdays, 6 to 8 P. M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$754,071 60	Deposits,	\$7,080,407 29
Bank stock as per schedule, .	875,401 00	Guaranty fund, . .	250,000 00
Loans on bank stock,	49,531 00	Interest account, . .	87,255 00
Railroad bonds as per schedule, .	955,994 00	Profit and loss account,	7,432 67
Loans on railroad stock,	28,700 00	Rents,	891 72
Real estate (for banking purposes),	87,500 00	Suspense,	1,368 00
Real estate by foreclosure,	31,551 77	Rents of real estate by foreclosure, . .	85 65
Loans on real estate,	3,477,904 48		
Loans on personal security,	929,445 50		
Loans to counties, cities or towns (notes),	21,820 00		
Loans on depositors' books,	500 00		
Deposits in banks, on interest, . .	199,119 86		
Deposits in banks, not on interest, .	5,000 00		
Expense account,	4,815 16		
Cash on hand,	6,085 96		
	<u>\$7,427,440 33</u>		<u>\$7,427,440 33</u>

Cash on Deposit in Banks, amount in each :—

National Bank of the Republic, Boston,	\$82,682 64
Central National Bank, Worcester,	77,708 12
Citizens' National Bank, Worcester,	43,729 10

Loans on Bank Stock, amount on each :—

On 270 shares First National Bank, Worcester,	\$27,000 00
On 21 shares Boston National Bank, Boston,	5,000 00
On 34 shares Haverhill National Bank, Haverhill,	
On 13 shares First National Bank, Worcester,	1,700 00
On 4 shares City National Bank, Worcester,	

People's Savings Bank, Worcester—Continued.

On 10 shares Shawmut National Bank, Boston,	}	\$1,300 00
On 6 shares Old Boston National Bank, Boston,		
On 6 shares Revere National Bank, Boston,		
On 150 shares Hancock National Bank, Boston,		10,000 00
On 20 shares Central National Bank, Boston,		2,000 00
On 6 shares Crocker National Bank, Turner's Falls,		585 00
On 11 shares Hadley Falls National Bank, Holyoke,		1,100 00
On 5 shares Chicopee National Bank, Springfield,		500 00
On 4 shares First National Bank, Northampton,		346 00

Loans on Railroad Stock, amount on each:—

On 250 shares Boston & Maine R.R., '	\$25,000 00
On 2 shares Boston & Lowell R.R.,	} 2,500 00
On 19 shares Boston & Maine R.R.,	
On 10 shares Boston & Maine R.R.,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$110,000 00	\$113,225 00	\$110,700 00
of Cleveland, Ohio, 6s,	6,000 00	6,095 00	6,000 00
of Columbus, Ohio, 4s,	35,000 00	36,312 50	35,000 00*
of Dayton, Ohio, 6s,	19,000 00	20,725 00	20,125 00*
of Holyoke, Mass., 4s,	25,000 00	26,062 50	25,000 00
of Keene, N. H., 4s,	10,000 00	10,550 00	10,000 00
of Lynn, Mass., 4s,	26,000 00	27,495 00	26,400 00
of Malden, Mass., 4s,	25,000 00	26,187 50	25,000 00
of Milwaukee, Wis., 4s,	71,000 00	74,232 50	71,000 00
of Nashua, N. H., 4s,	10,000 00	10,450 00	10,000 00
of New Bedford, Mass., 4s,	25,000 00	25,812 50	25,000 00
of Norwich, Conn., 5s,	19,000 00	21,750 00	21,144 00
of Peoria, Ill., 4s,	12,000 00	12,300 00	12,000 00
of Providence, R. I., 5s,	9,000 00	9,607 50	9,450 00
of Quincy, Mass., 4s,	25,000 00	25,762 50	25,000 00
of Scranton, Pa., 5s,	5,000 00	5,262 50	5,000 00
of Scranton, Pa., 6s,	6,000 00	6,120 00	6,000 00
of Springfield, Ohio, 5s,	6,000 00	6,370 00	6,156 00
of Springfield, Ohio, 6s,	5,166 40	5,269 73	5,166 60
of Taunton, Mass., 4s,	7,000 00	7,595 00	7,000 00
of Waltham, Mass., 4s,	13,000 00	13,780 00	13,000 00
of Worcester, Mass., 4s,	200,000 00	210,750 00	202,930 00
of Worcester, Mass., 5s,	2,000 00	2,295 00	2,000 00
Town of Attleborough, Mass., 4s,	13,000 00	14,007 50	13,000 00
of Beverly, Mass., 4s,	10,000 00	10,575 00	10,000 00
of Dalton (Fire District), Mass., 4s,	20,000 00	21,050 00	20,000 00
of Holbrook, Mass., 4s,	30,000 00	31,050 00	30,000 00
of Westborough, Mass., 5s,	2,000 00	2,270 00	2,000 00
	\$746,166 40	\$782,962 23	\$754,071 60

* Legal investments when made.

People's Savings Bank, Worcester — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
128	Atlantic Nat'l Bank, Boston, .	\$12,800	\$16,192 00	\$17,006 00
115	Atlas National Bank, Boston, .	11,500	14,173 75	13,300 00
106	Blackstone Nat'l Bank, Boston, .	10,600	10,626 50	10,600 00
125	Boston National Bank, Boston, .	12,500	12,578 13	14,366 00
54	Boylston Nat'l Bank, Boston, .	5,400	7,155 00	6,750 00
201	Columbian N'l Bank, Boston, .	20,100	19,497 00	21,817 00
50	Continental N'l Bank, Boston, .	5,000	4,412 50	5,812 00
216	Eliot National Bank, Boston, .	21,600	28,080 00	26,766 00
44	Everett Nat'l Bank, Boston, .	4,400	3,751 00	4,400 00
33	Faneuil Hall N'l Bank, Boston, .	3,300	4,405 50	4,410 00
238	Freeman's Nat'l Bank, Boston, .	23,800	21,479 50	23,800 00
217	Globe National Bank, Boston, .	21,700	18,472 13	21,700 00
151	Hamilton Nat'l Bank, Boston, .	15,100	16,194 75	18,129 00
149	Manufacturers' N'l B'k, Boston, .	14,900	15,011 75	14,900 00
237	Market Nat'l Bank, Boston, .	23,700	18,960 00	23,700 00
25	Mechanics' N'l Bank, Boston, .	2,500	2,937 50	2,900 00
196	Merchants' N'l Bank, Boston, .	19,600	31,409 00	27,693 00
109	N'l B'k of Commerce, Boston, .	10,900	12,208 00	12,965 00
115	National Bank of the Commonwealth, Boston, .	11,500	15,927 50	15,450 00
141	N'l B'k of No America, Boston, .	14,100	14,946 00	15,840 00
149	N'l B'k of Redemption, Boston, .	14,900	18,029 00	19,419 00
454	N'l B'k of the Republic, Boston, .	45,400	69,008 00	64,034 00
239	National City Bank, Boston, .	23,900	19,359 00	23,900 00
130	National Eagle Bank, Boston, .	13,000	10,757 50	13,000 00
185	Natl Exchange Bank, Boston, .	18,500	23,125 00	23,092 00
311	N'l Hide & Leather B'k, Boston, .	31,100	33,043 75	37,432 00
78	Natl Revere Bank, Boston, .	7,800	7,020 00	7,800 00
96	National Union Bank, Boston, .	9,600	12,948 00	13,037 00
50	Natl Webster Bank, Boston, .	5,000	5,200 00	5,000 00
65	New England N'l B'k, Boston, .	6,500	10,335 00	9,586 00
100	North National Bank, Boston, .	10,000	10,712 50	12,443 00
205	Old Boston N'l Bank, Boston, .	20,500	22,396 25	23,935 00
56	Second National Bank, Boston, .	5,600	9,982 00	8,600 00
59	Shawmut Nat'l Bank, Boston, .	5,900	6,460 50	7,075 00
301	Shoe & Leather N'l B'k, Boston, .	30,100	27,240 50	30,100 00
68	State National Bank, Boston, .	6,800	7,684 00	8,050 00
200	Suffolk National Bank, Boston, .	20,000	21,050 00	21,853 00
198	Tremont Nat'l Bank, Boston, .	19,800	17,622 00	19,800 00
172	Washington N'l B'k, Boston, .	17,200	18,576 00	20,068 00
243	Central N'l Bank, Worcester, .	24,300	35,235 00	34,620 00
111	Citizens' N'l Bank, Worcester, .	11,100	14,430 00	13,629 00
260	City Nat'l Bank, Worcester, .	26,000	37,700 00	32,500 00
182	Mechanics' N'l B'k, Worcester, .	18,200	16,380 00	20,020 00
300	Quinsigamond National Bank, Worcester, .	30,000	42,000 00	35,984 00
524	Worcester N'l B'k, Worcester, .	52,400	75,980 00	68,120 00
		\$738,600	\$860,691 51	\$875,401 00

People's Savings Bank, Worcester—Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Boston & Albany R.R. 5s, . . .	\$150,000	\$162,750 00	\$160,520 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	20,000	23,050 00	22,090 00
Boston & Lowell R.R. 4s, . . .	4,000	4,122 50	4,000 00
Boston & Lowell R.R. 4½s, . . .	25,000	25,687 50	25,688 00
Boston & Lowell R.R. 6s, . . .	31,000	31,387 50	32,111 00
Boston & Maine R.R. 4s, . . .	25,000	26,250 00	24,750 00
Boston, Revere Beach & Lynn R.R. 6s,	19,000	19,522 50	19,000 00
Cheshire R.R. 6s,	32,500	33,787 50	33,000 00
Eastern R.R. 6s,	57,000	69,255 00	65,778 00
Fitchburg R.R. 4s,	25,000	25,000 00	23,500 00
Fitchburg R.R. 4½s,	25,000	25,250 00	25,000 00
Fitchburg R.R. 5s,	43,000	45,327 50	45,287 00
Leeds & Farmington R.R. 6s, . . .	27,100	27,438 75	27,600 00
Lowell & Lawrence R.R. 6s, . . .	5,000	5,182 50	5,000 00
Maine Central R.R. 4s,	24,000	24,000 00	23,520 00
Maine Central R.R. 7s,	32,700	36,729 00	35,867 00
Maine Central & European & North American R.R. 4s,	25,000	25,000 00	24,725 00
N. Y., Providence & Boston R.R. 7s,	12,000	13,350 00	13,000 00
Norwich & Worcester R.R. 6s, . .	1,000	1,035 00	1,000 00
Old Colony R.R. 4s,	70,000	74,812 50	70,000 00
Old Colony R.R. 6s,	9,000	9,292 50	9,000 00
Portland & Ogdensburg R.R. 6s, . .	5,000	5,400 00	5,200 00
Portland & Rumford Falls R.R. 5s,	15,000	16,200 00	15,000 00
Providence & Worcester R.R. 6s, . .	11,000	11,495 00	11,200 00
Sullivan County R.R. 4s,	25,000	25,000 00	25,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	50,000	58,000 00	54,900 00
Vermont & Massachusetts R.R. 5s,	50,000	53,000 00	53,219 00
Vermont Valley R.R. 5s,	10,000	11,100 00	11,039 00
Worcester, Nashua & Rochester R.R. 4s,	90,000	93,520 00	90,000 00
	\$918,800	\$981,945 25	\$955,994 00

Amount invested in real estate for banking purposes,	\$87,500 00
Estimated value of the same,	100,000 00
Assessed value of the same,	69,800 00
Net income received from same during year ending Oct. 31, 1895, . . .	1,895 69
Value, by books, of other real estate held or owned by foreclosure or otherwise,	31,551 77
Assessed value of the same,	25,775 00
Net income received from same during year ending Oct. 31, 1895, . . .	305 50
Number of loans which are of an amount not exceeding \$3,000 each, 1,142	
Aggregate amount of the same,	1,513,357 98
Total number of loans upon real estate,	1,419
Amount of investments from which no income is received,	2,500 00

People's Savings Bank, Worcester — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	\$323,971 81
Times for the dividends fixed by the by-laws: February 15 and August 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$128,184 84 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 132,473 72 }	260,658 56
Number of accounts opened during the year ending Oct. 31, 1895,	2,260
Number of accounts closed during the year ending Oct. 31, 1895,	1,529
Total number of open accounts Oct. 31, 1895,	15,758
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	15,381 93
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	1,088,360 62
Number of same,	14,686
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	919,980 09
Number of same,	11,783
Date of examination by commissioner: October 10.	

ERRATA.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$155,390 76	2 per cent.	\$67,500 00	4½ per cent.	\$2,000 00	4½ per cent.
43,729 10	3 “	340,000 00	4½ “	3,493,162 48	5 “
480,620 00	4 “	96,918 50	4½ “	27,700 00	6 “

PLYMOUTH SAVINGS BANK—PLYMOUTH.

Incorporated June 11, 1828. Present number of corporators, 29.

WILLIAM S. DANFORTH, *President.*

JOHN J. RUSSELL, *Treasurer.*

JAMES D. THURBER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES S. DAVIS,

CHARLES B. STODDARD,

WILLIAM S. DANFORTH,

GEORGE E. MORTON,

JAMES MILLAR.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$221,000 00	Deposits,	\$2,373,869 15
Bank stock as per schedule, .	420,023 00	Guaranty fund, .	115,000 00
Loans on bank stock,	10,900 00	Interest account, .	47,242 84
Railroad bonds as per schedule, .	405,000 00	Profit and loss account,	13,180 34
Railroad notes,	100,000 00	Suspense,	212 00
Real estate (for banking purposes),	37,426 75		
Real estate by foreclosure, . .	2,835 27		
Loans on real estate,	679,101 00		
Loans on personal security, . .	575,275 00		
Loans to counties, cities or towns (notes),	82,175 53		
Deposits in banks, on interest, .	10,212 82		
Cash on hand,	5,554 96		
	<u>\$2,549,504 33</u>		<u>\$2,549,504 33</u>

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	\$2,179 11
Old Colony National Bank, Plymouth,	3,767 61
Plymouth National Bank, Plymouth,	4,266 10

Loans on Bank Stock, amount on each:—

On 15 shares Old Colony National Bank, Plymouth,	\$800 00
On 13 shares Plymouth National Bank, Plymouth,	1,300 00
On 9 shares Old Colony National Bank, Plymouth,	900 00

Plymouth Savings Bank — Continued.

On 3 shares Old Colony National Bank, Plymouth,	}	\$1,600 00
On 13 shares Plymouth National Bank, Plymouth,		
On 8 shares Old Colony National Bank, Plymouth,		
On 5 shares Old Colony National Bank, Plymouth,		
On 80 shares Hancock National Bank, Boston,		5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$6,000	\$7,080 00	\$6,000 00
of Brockton, Mass., 4s,	16,000	16,320 00	16,000 00
of Canton, Ohio, 5s,	7,000	7,070 00	7,000 00
of Fall River, Mass., 6s,	10,000	10,900 00	10,000 00
of Holyoke, Mass., 6s,	50,000	54,000 00	50,000 00
of New Bedford, Mass., 7s,	10,000	12,300 00	10,000 00
of New London, Conn., 7s,	50,000	56,000 00	50,000 00
of Rockford, Ill., 4½s,	10,000	10,600 00	10,000 00
of Springfield, Ohio, 6s,	6,000	6,060 00	6,000 00
Town of Belmont, Mass., 4½s,	21,000	21,630 00	21,000 00
of Leominster, Mass., 4s,	10,000	10,200 00	10,000 00
of West Springfield, Mass., 5s,	25,000	25,750 00	25,000 00
	\$221,000	\$237,910 00	\$221,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Abington N'l B'k, Abington,	\$700	\$840 00	\$687 00
41	Atlantic N'l Bank, Boston,	4,100	5,166 00	4,100 00
234	Atlas National Bank, Boston,	23,400	28,782 00	23,400 00
32	Blackstone N'l Bank, Boston,	3,200	3,200 00	2,112 00
139	Boston National Bank, Boston,	13,900	13,900 00	12,788 00
70	Boylston Nat'l Bank, Boston,	7,000	9,170 00	7,000 00
42	Columbian N'l Bank, Boston,	4,200	4,074 00	4,200 00
100	First Ward N'l Bank, Boston,	10,000	12,700 00	10,000 00
28	Freeman's Nat'l Bank, Boston,	2,800	2,520 00	2,380 00
29	Globe National Bank, Boston,	2,900	2,465 00	2,494 00
53	Hamilton Nat'l Bank, Boston,	5,300	5,671 00	5,300 00
54	Howard Nat'l Bank, Boston,	5,400	5,238 00	5,022 00
100	Manufacturers' N'l B'k, Boston,	10,000	10,000 00	9,000 00
128	Market Nat'l Bank, Boston,	12,800	10,240 00	10,240 00
85	Massachusetts N'l B'k, Boston,	8,500	7,225 00	7,140 00
225	Merchants' Nat'l Bank, Boston,	22,500	36,000 00	22,500 00
108	N'l B'k of Commerce, Boston,	10,800	11,988 00	9,180 00
200	National Bank of the Common- wealth, Boston,	20,000	27,800 00	20,000 00
120	N'l B'k of No. America, Boston,	12,000	12,600 00	10,800 00

Plymouth Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
188	N'l B'k of the Republic, Boston,	\$18,800	\$28,576 00	\$18,800 00
84	National City Bank, Boston, .	8,400	6,804 00	7,000 00
80	National Eagle Bank, Boston,	8,000	6,560 00	6,400 00
106	Nat'l Exchange Bank, Boston,	10,600	13,250 00	10,600 00
120	National Revere Bank, Boston,	12,000	11,040 00	10,800 00
100	National Union Bank, Boston,	10,000	13,400 00	10,000 00
74	Nat'l Webster Bank, Boston, .	7,400	7,696 00	6,280 00
86	New England N'l B'k, Boston,	8,600	13,588 00	8,600 00
9	North National Bank, Boston,	900	963 00	900 00
55	Old Boston Nat'l Bank, Boston,	5,500	5,995 00	5,000 00
270	Second National Bank, Boston,	27,000	48,060 00	27,000 00
93	Shawmut Nat'l Bank, Boston, .	9,300	10,230 00	9,300 00
130	State National Bank, Boston, .	13,000	14,560 00	13,000 00
62	Suffolk Nat'l Bank, Boston, .	6,200	6,448 00	5,500 00
195	Tremont Nat'l Bank, Boston, .	19,500	17,355 00	15,600 00
60	Brockton N'l Bank, Brockton,	6,000	6,900 00	6,000 00
100	Home Nat'l Bank, Brockton, .	10,000	18,000 00	9,500 00
60	Hingham N'l Bank, Hingham,	4,200	4,200 00	4,200 00
55	Railroad Nat'l Bank, Lowell, .	5,500	7,260 00	5,500 00
262	Old Colony N'l B'k, Plymouth,	26,200	39,300 00	26,200 00
184	Plymouth N'l Bank, Plymouth,	18,400	21,160 00	18,400 00
100	Third Nat'l Bank, Springfield,	10,000	20,000 00	10,000 00
171	Bristol County National Bank, Taunton,	17,100	22,230 00	17,100 00
		\$442,100	\$553,154 00	\$420,023 00

Detailed Statements of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$50,000	\$51,000 00	\$50,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,400 00	10,000 00
Boston & Maine R.R. 4½s, . . .	10,000	11,500 00	10,000 00
Conn. & Passumpsic Rivers R.R. 4s,	30,000	31,500 00	30,000 00
Fitchburg R.R. 4s,	63,000	63,130 00	60,000 00
Fitchburg R.R. 4½s,	40,000	40,400 00	40,000 00
Old Colony R.R. 4s,	13,000	13,910 00	13,000 00
Old Colony R.R. 6s,	20,000	20,200 00	20,000 00
Portland & Rumford Falls R.R. 5s,	32,000	32,960 00	32,000 00
Salem & Lowell R.R. 6s, . . .	25,000	26,250 00	25,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	50,000	59,500 00	50,000 00
Upper Coos R.R. 4½s,	25,000	27,250 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	40,000	41,600 00	40,000 00
	\$408,000	\$429,600 00	\$405,000 00

Plymouth Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,212 82	2 per cent.	\$200,050 00	4½ per cent.	\$168,766 00	6 per cent.
26,175 53	3¾ “	72,050 00	4¾ “	1,575 00	6½ “
280,700 00	4 “	502,085 00	5 “	9,400 00	7 “
40,000 00	4½ “	146,650 00	5½ “		

Amount invested in real estate for banking purposes,	\$37,426 75
Estimated value of the same,	42,100 00
Assessed value of the same,	42,100 00
Net income received from same during year ending Oct. 31, 1895, . . .	64 05
Value, by books, of other real estate held or owned by foreclosure or otherwise,	2,835 27
Assessed value of the same,	6,900 00
Net income received from same during year ending Oct. 31, 1895, . . .	262 70
Number of loans which are of an amount not exceeding \$3,000 each, 251	
Aggregate amount of the same,	278,926 00
Total number of loans upon real estate,	282
Amount of investments from which no income is received,	57 50
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	122,216 05
Times for the dividends fixed by the by-laws: Monday preceding the first Tuesday in January and July.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$56,250 25 } during the year ending Oct. 31, 1895, . . . { 2½ per cent., 57,294 68 }	113,544 93
Number of accounts opened during the year ending Oct. 31, 1895, . . .	474
Number of accounts closed during the year ending Oct. 31, 1895, . . .	413
Total number of open accounts Oct. 31, 1895,	6,236
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	5,911 24
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	253,777 93
Number of same,	2,806
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	294,705 65
Number of same,	3,910
Date of examination by commissioner: August 2.	

PLYMOUTH FIVE CENTS SAVINGS BANK—PLYMOUTH.

Incorporated July 23, 1855. Present number of corporators, 38.

WILLIAM R. DREW, *President*.

WILLIAM W. BREWSTER, *Treasurer*.

WILLIAM W. BREWSTER, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

WILLIAM W. BREWSTER,

EDWARD B. ATWOOD,

EVERETT F. SHERMAN,

WALTER L. BOYDEN,

THOMAS N. ELDRIDGE.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 3 P.M.; also Saturday, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$127,000 00	Deposits, . . .	\$1,130,368 06
Bank stock as per schedule, .	55,700 00	Guaranty fund, .	49,500 00
Loans on bank stock, . . .	33,100 00	Interest account, .	15,883 02
Railroad bonds as per schedule, .	119,987 50	Profit and loss account, . . .	3,682 56
Real estate (for banking purposes),	12,351 18		
Real estate by foreclosure, . . .	361 58		
Loans on real estate,	497,130 00		
Loans on personal security, . . .	233,430 00		
Loans to counties, cities or towns (notes),	95,830 00		
Deposits in banks, on interest, .	17,816 79		
Expense account,	1,397 72		
Suspense account,	417 64		
Cash on hand,	4,911 23		
	<u>\$1,199,433 64</u>		<u>\$1,199,433 64</u>

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	\$3,201 94
Old Colony National Bank, Plymouth,	7,398 16
Plymouth National Bank, Plymouth,	7,216 69

Loans on Bank Stock, amount on each:—

On 180 shares Mechanics' National Bank, Boston,	\$18,000 00
On 138 shares Fourth National Bank, Boston,	13,000 00
On 40 shares Whitman National Bank, Whitman,	2,000 00
On 2 shares Plymouth National Bank, Plymouth,	100 00

Plymouth Five Cents Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$9,000	\$10,620 00	\$9,000 00
of Bay City, Mich., 5s, . . .	5,000	5,900 00	5,000 00
of Belfast, Me., 6s, . . .	2,000	2,120 00	2,000 00*
of Brockton, Mass., 4s, . . .	10,000	10,350 00	10,000 00
of Canton, Ohio, 5s, . . .	5,000	5,875 00	5,000 00
of Chicago, Ill., 4s, . . .	5,000	5,200 00	5,000 00*
of Cleveland, Ohio, 5s, . . .	5,000	5,350 00	5,000 00
of Lewiston, Me., 6s, . . .	3,000	3,345 00	3,000 00
of New Bedford, Mass., 7s, . . .	10,000	13,600 00	10,000 00
of New London, Conn., 7s, . . .	12,000	13,440 00	12,000 00
of Providence, R. I., 5s, . . .	1,000	1,070 00	1,000 00
of Springfield, Mass., 6s, . . .	5,000	5,925 00	5,000 00
Town of Chicopee, Mass., 4s, . . .	5,000	5,250 00	5,000 00
of Mansfield, Mass., 4s, . . .	10,000	10,300 00	10,000 00
of Wakefield, Mass., 4s, . . .	10,000	10,450 00	10,000 00
of Weymouth, Mass., 4s, . . .	15,000	15,675 00	15,000 00
of Whitman, Mass., 4s, . . .	14,000	14,700 00	14,000 00
State of New Hampshire 6s, . . .	1,000	1,025 00	1,000 00
	\$127,000	\$140,195 00	\$127,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston, .	\$2,500	\$3,075 00	\$2,500 00
22	Blackstone N'l Bank, Boston, .	2,200	2,200 00	2,200 00
20	Columbian N'l Bank, Boston, .	2,000	1,940 00	2,000 00
21	First Ward N'l Bank, Boston, .	2,100	2,677 50	2,100 00
14	Freeman's Nat'l Bank, Boston, .	1,400	1,263 50	1,400 00
20	Market Nat'l Bank, Boston, .	2,000	1,600 00	2,000 00
10	Merchants' N'l Bank, Boston, .	1,000	1,600 00	1,000 00
25	Metropolitan N'l B'k, Boston, .	2,500	2,331 25	2,500 00
8	N'l B'k of Commerce, Boston, .	800	892 00	800 00
100	National Bank of the Common- wealth, Boston, . . .	10,000	13,900 00	10,000 00
27	N'l B'k of Redemption, Boston, .	2,700	3,267 00	2,700 00
15	N'l B'k of the Republic, Boston, .	1,500	2,280 00	1,500 00
15	National City Bank, Boston, .	1,500	1,215 00	1,500 00
18	Nat'l Exchange Bank, Boston, .	1,800	2,250 00	1,800 00
15	National Revere Bank, Boston, .	1,500	1,350 00	1,500 00
20	Nat'l Webster Bank, Boston, .	2,000	2,080 00	2,000 00
6	North National Bank, Boston, .	600	636 00	600 00

Plymouth Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Shoe & Leather N'l B'k, Boston,	\$500	\$450 00	\$500 00
20	State Nat'l Bank, Boston,	2,000	2,240 00	2,000 00
20	Brockton Nat'l B'k, Brockton,	2,000	2,300 00	2,000 00
76	Old Colony N'l Bank, Plymouth,	7,600	11,248 00	7,600 00
45	Plymouth N'l Bank, Plymouth,	4,500	5,175 00	4,500 00
10	Third Nat'l Bank, Springfield,	1,000	2,000 00	1,000 00
		\$55,700	\$67,970 25	\$55,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$10,000	\$10,200 00	\$10,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,400 00	9,987 50
Cheshire R.R. 6s,	4,000	4,040 00	4,000 00
Concord & Montreal R.R. 4s, . . .	10,000	10,400 00	10,000 00
Eastern R.R. 6s,	10,000	12,000 00	10,000 00
Maine Central R.R. 7s,	10,000	13,600 00	10,000 00
Old Colony R.R. 4s,	20,000	21,400 00	20,000 00
Old Colony R.R. 4½s,	10,000	10,450 00	10,000 00
Old Colony R.R. 6s,	6,000	6,000 00	6,000 00
Upper Coos R.R. 4½s,	10,000	10,900 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	20,800 00	20,000 00
	\$120,000	\$130,190 00	\$119,987 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$14,614 85	1 per cent.	\$68,500 00	4½ per cent.	\$11,247 50	5½ per cent.
3,201 94	2 “	14,020 00	4½ “	213,562 50	6 “
258,410 00	4 “	293,750 00	5 “		

Amount invested in real estate for banking purposes,	\$12,351 18
Estimated value of the same,	13,000 00
Assessed value of the same,	15,100 00
Net income received from same during year ending Oct. 31, 1895, . . .	204 00

Plymouth Five Cents Savings Bank—Concluded.

Value, by books, of other real estate held or owned by foreclosure or otherwise,	\$361 58
Assessed value of the same,	890 00
Number of loans which are of an amount not exceeding \$3,000 each, 447	
Aggregate amount of the same,	394,745 00
Total number of loans upon real estate, 421	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	55,172 33
Times for the dividends fixed by the by-laws: second Tuesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$20,088 58 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 21,053 28 }	41,141 86
Number of accounts opened during the year ending Oct. 31, 1895, . . .	536
Number of accounts closed during the year ending Oct. 31, 1895, . . .	313
Total number of open accounts Oct. 31, 1895,	3,995
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	3,683 98
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	200,661 93
Number of same,	3,063
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	147,082 00
Number of same,	2,052
Date of examination by commissioner: May 13.	

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON—BOSTON.

Incorporated Dec. 13, 1816. Present number of corporators, 115.

HENRY LEE, *President.*

HENRY PARKMAN, *Treasurer.*

PHILIP DEXTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM S. DEXTER,	R. H. STEVENSON,
I. GOODWIN WHITNEY,	CHAS. U. COTTING,
LOUIS CURTIS,	HENRY WHITMAN,
C. W. AMORY,	GORDON ABBOTT.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . .	\$9,828,700 00	Deposits,	\$34,860,350 22
Loans on public funds,	50,000 00	Guaranty fund, . .	1,439,000 00
Bank stock as per schedule, . .	1,253,400 00	Interest account, .	415,259 56
Loans on bank stock,	68,500 00	Profit and loss ac-	
Railroad bonds as per schedule, .	4,585,000 00	count,	17,631 32
Loans on railroad stock,	19,000 00	Suspense account, .	797 94
Railroad notes,	200,000 00		
Real estate (for banking pur-			
poses),	80,000 00		
Loans on real estate,	10,597,042 00		
Loans on personal security, . .	7,059,300 00		
Loans to counties, cities or towns			
(notes),	2,014,805 00		
Deposits in banks, on interest, .	890,150 49		
Deposits in banks, not on interest,	5,596 60		
Expense account,	25,272 73		
Cash on hand,	56,272 22		
	<u>\$36,733,039 04</u>		<u>\$36,733,039 04</u>

Cash on Deposit in Banks, amount in each:—

Merchants' National Bank, Boston,	\$291,779 41
National Exchange Bank, Boston,	7,901 96
National Union Bank, Boston,	106,466 15
National Webster Bank, Boston,	51,819 51
Old Boston National Bank, Boston,	107,065 41
Old Colony Trust Company, Boston,	24,441 76
Second National Bank, Boston,	289,415 59
Third National Bank, Boston,	11,260 76
Tremont National Bank, Boston,	5,596 60

Provident Institution for Savings, etc., Boston—Continued.

Loan on Public Funds:—

On \$2,500 City of Quincy, Mass., 4s,	}	\$50,000 00
On \$28,000 City of Holyoke, Mass., 4s,		
On \$9,000 County of Coos, N. H., 4s,		
On \$1,600 Town of Berlin, Mass., 4½s,		
On \$8,000 City of Medford, Mass., 4s,		
On \$4,000 County of Middlesex, Mass., 4s,	}	
On \$1,000 United States 4s,		

Loans on Bank Stock, amount on each:—

On 189 shares National Bank of North America, Boston,	\$16,000 00	
On 235 shares Fourth National Bank, Boston,	22,000 00	
On 25 shares Charles River National Bank, Cambridge,	}	5,000 00
On 11 shares Lechmere National Bank, Cambridge,		
On 11 shares National Exchange Bank, Boston,		
On 5 shares Prescott National Bank, Lowell,	}	
On 274 shares Fourth National Bank, Boston,		
	25,500 00	

Loan on Railroad Stock:—

On 200 shares Maine Central R.R.,	\$19,000 00
---	-------------

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$3,448,000	\$3,722,740 00	\$3,448,000 00
of Cambridge, Mass., 4s,	100,000	102,000 00	100,000 00
of Chelsea, Mass., 4s,	131,000	136,895 00	131,000 00
of Concord, N. H., 4s,	199,000	205,490 00	199,000 00
of Haverhill, Mass., 4s,	50,000	53,250 00	50,000 00
of Holyoke, Mass., 4s,	319,000	330,720 00	319,000 00
of Lowell, Mass., 4s,	495,000	544,500 00	495,000 00
of Lowell, Mass., 4½s,	124,000	127,100 00	124,000 00
of Manchester, N. H., 4s,	205,000	211,650 00	205,000 00
of Manchester, N. H., 6s,	9,000	9,280 00	9,000 00
of Meriden, Conn., 4s,	50,000	51,000 00	50,000 00
of New Bedford, Mass., 4s,	100,000	107,000 00	100,000 00
of New Haven, Conn., 3½s,	64,000	64,000 00	64,000 00
of New Haven, Conn., 4s,	275,000	295,625 00	275,000 00
of New York, N. Y., 6s,	50,000	51,250 00	50,000 00
of North Adams, Mass., 3½s,	98,000	97,020 00	98,000 00
of Pawtucket, R. I., 4s,	400,000	416,000 00	*100,000 00
of Providence, R. I., 4s,	1,000,000	1,138,750 00	1,000,000 00
of Quincy, Mass., 4s,	130,000	136,900 00	130,000 00
of Rochester, N. H., 4s,	160,000	168,000 00	160,000 00
of Rutland, Vt., 4s,	150,000	158,250 00	150,000 00
of Somerville, Mass., 4s,	98,000	99,470 00	98,000 00
of Somerville, Mass., 4½s,	99,000	100,980 00	99,000 00
of Stamford, Conn., 4s,	96,000	100,800 00	96,000 00
of Springfield, Mass., 4s,	129,000	134,580 00	129,000 00
of Woonsocket, R. I., 4s,	180,000	180,000 00	180,000 00
of Yonkers, N. Y., 4s,	57,500	57,500 00	†57,000 00

* A legal investment when made.

† Not a legal investment, and since eliminated.

Provident Institution for Savings, etc., Boston — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Attleborough, Mass., 4s, .	\$25,000	\$26,375 00	\$25,000 00
of Beverly, Mass., 4s, .	200,000	209,000 00	200,000 00
of Burlington, Vt., 4s, .	100,000	104,500 00	100,000 00
of Braintree, Mass., 4s, .	24,000	25,200 00	24,000 00
of Chicopee, Mass., 4s, .	53,000	54,060 00	53,000 00
of Cranston, R. I., 4s, .	50,000	51,750 00	50,000 00
of Cumberland, R. I., 4s, .	80,000	81,200 00	80,000 00
of Everett, Mass., 4s, .	50,000	52,250 00	50,000 00
of Foxborough, Mass., 4s, .	55,000	55,825 00	55,000 00
of Grafton, Mass., 4s, .	64,000	66,240 00	64,000 00
of Great Barrington, Mass., 4s,	35,000	36,575 00	35,000 00
of Lincoln, R. I., 4s, .	90,000	90,900 00	90,000 00
of Plymouth, Mass., 4s, .	53,200	54,264 00	53,200 00
of St. Albans, Vt., 3½s, .	55,000	54,450 00	55,000 00
of Ware, Mass., 4s, .	35,000	35,700 00	35,000 00
of Wellesley, Mass., 4s, .	100,000	105,000 00	100,000 00
of Westbrook, Me., 3½s, .	14,000	14,000 00	14,000 00
County of Grafton, N. H., 4s, .	27,000	27,270 00	27,000 00
of Strafford, N. H., 4s, .	130,000	133,250 00	130,000 00
State of Massachusetts 3s, .	62,000	62,000 00	62,000 00
of Massachusetts 3½s, .	200,000	213,000 00	200,000 00
United States 4s,	110,000	111,100 00	110,000 00
	\$9,828,700	\$10,464,659 00	\$9,828,700 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
246	Atlantic N'l Bank, Boston, .	\$24,600	\$30,996 00	\$24,600 00
675	Atlas National Bank, Boston,	67,500	83,025 00	67,500 00
428	Columbian Nat'l Bank, Boston,	42,800	42,800 00	42,800 00
668	Continental N'l Bank, Boston,	66,800	72,144 00	66,800 00
50	First National Bank, Boston,	5,000	11,950 00	5,000 00
315	Globe National Bank, Boston,	31,500	26,775 00	31,500 00
592	Hamilton Nat'l Bank, Boston,	59,200	63,344 00	59,200 00
543	Market National Bank, Boston,	54,300	43,440 00	54,300 00
225	Massachusetts N'l B'k, Boston,	22,500	19,125 00	22,500 00
1000	Merchants' N'l Bank, Boston, .	100,000	155,000 00	100,000 00
75	N'l B'k of Commerce, Boston,	7,500	8,325 00	7,500 00
150	N'l B'k of the Republic, Boston,	15,000	22,800 00	15,000 00
315	National City Bank, Boston, .	31,500	25,515 00	31,500 00
450	National Eagle Bank, Boston,	45,000	37,237 50	45,000 00
225	N'l Hide & Leather B'k, Boston,	22,500	23,850 00	22,500 00
332	National Revere Bank, Boston,	33,200	30,834 50	33,200 00

Provident Institution for Savings, etc., Boston — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
312	National Union Bank, Boston,	\$31,200	\$42,081 00	\$31,200 00
666	Nat'l Webster Bank, Boston,	66,600	69,264 00	66,600 00
349	New England Nat'l Bank, Boston,	34,900	55,491 00	34,900 00
524	North National Bank, Boston,	52,400	55,020 00	52,400 00
350	Old Boston Nat'l Bank, Boston,	35,000	38,150 00	35,000 00
848	Second Nat'l Bank, Boston,	84,800	151,792 00	84,800 00
284	Shawmut Nat'l Bank, Boston,	28,400	31,240 00	28,400 00
500	Shoe & Leather National Bank, Boston,	50,000	45,500 00	50,000 00
561	State National Bank, Boston,	56,100	62,832 00	56,100 00
450	Suffolk Nat'l Bank, Boston,	45,000	47,137 50	45,000 00
1000	Tremont Nat'l Bank, Boston,	100,000	89,000 00	100,000 00
401	Washington N'l Bank, Boston,	40,100	43,308 00	40,100 00
		\$1,253,400	\$1,427,976 50	\$1,253,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	\$550,000	\$627,000 00	\$550,000 00
Boston & Lowell R.R. 4s, . .	616,000	631,800 00	616,000 00
Boston & Lowell R.R. 4½s, . .	20,000	20,800 00	20,000 00
Boston & Maine R.R. 4s, . .	1,174,000	1,194,110 00	1,174,000 00
Boston & Providence R.R. 4s, .	150,000	157,500 00	150,000 00
Connecticut River R.R. 4s, . .	250,000	265,000 00	250,000 00
Eastern R.R. 6s,	265,000	318,000 00	265,000 00
Fitchburg R.R. 5s,	650,000	690,500 00	650,000 00
Old Colony R.R. 4s,	460,000	496,800 00	460,000 00
Old Colony R.R. 4½s,	200,900	202,000 00	200,000 00
Old Colony & Newport R.R. 6s, .	250,000	253,750 00	250,000 00
	\$4,585,000	\$4,857,260 00	\$4,585,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$890,150 49	2 per cent.	\$679,555 00	3½ per cent.	\$94,800 00	4½ per cent.
107,000 00	3 “	1,500,000 00	3½ “	4,393,800 00	4½ “
10,000 00	3½ “	120,000 00	3- ⁸ / ₁₀ “	57,200 00	4½ “
400,000 00	3- ⁷ / ₁₀ “	396,000 00	3- ⁹ / ₁₀ “	557,830 00	5 “
2,699,200 00	3½ “	8,981,162 00	4 “	12,100 00	6 “

Provident Institution for Savings, etc., Boston — Concluded.

Amount invested in real estate for banking purposes,	\$80,000 00
Estimated value of the same,	460,000 00
Assessed value of the same,	460,000 00
Number of loans which are of an amount not exceeding \$3,000 each,	46
Aggregate amount of the same,	95,005 00
Total number of loans upon real estate,	337
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	1,490,322 06
Times for the dividends fixed by the by-laws: third Wednesday in January and July.	
Rate and amount of each semi-annual dividend { $1\frac{1}{2}$ per cent., \$490,919 84 } during the year ending Oct. 31, 1895, { 2 per cent., 657,257 59 }	1,148,177 43
Number of accounts opened during the year ending Oct. 31, 1895,	10,034
Number of accounts closed during the year ending Oct. 31, 1895,	8,637
Total number of open accounts Oct. 31, 1895,	92,280
Total expenses of the corporation for the year ending Oct. 31, 1895 (ex- clusive of taxes),	53,801 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	5,484,005 00
Number of same,	82,173
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	6,275,638 47
Number of same,	73,706
Date of examination by commissioners: October 18.	

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY — AMESBURY.

Incorporated Feb. 28, 1828. Present number of corporators, 46.

AZOR O. WEBSTER, *President.*

ALFRED C. WEBSTER, *Treasurer.*

CHARLES L. ALLEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

AZOR O. WEBSTER,

GEO. F. BAGLEY,

M. D. F. STEERE.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$597,000 00	Deposits, . . .	\$2,397,786 20
Bank stock as per schedule, .	146,475 00	Guaranty fund, .	120,919 92
Loans on bank stock, . . .	1,100 00	Interest account, .	146,155 97
Railroad bonds as per schedule, .	187,000 00		
Loans on railroad bonds, . . .	15,000 00		
Loans on railroad stock, . . .	15,000 00		
Real estate (for banking purposes),	5,000 00		
Real estate by foreclosure, . . .	3,602 53		
Loans on real estate,	668,500 00		
Loans on personal security, . . .	844,300 00		
Loans to counties, cities or towns (notes),	77,000 00		
Deposits in banks, on interest, .	99,250 41		
Expense account,	2,325 03		
Cash on hand,	3,309 12		
	<u>\$2,664,862 09</u>		<u>\$2,664,862 09</u>

Cash on Deposit in Banks, amount in each :—

Powow River National Bank, Amesbury,	\$71,853 44
Boston Safe Deposit and Trust Company, Boston,	27,396 97

Loans on Bank Stock, amount on each :—

On 5 shares Powow River National Bank, Amesbury,	\$500 00
On 6 shares First National Bank, Merrimac,	600 00

Loan on Railroad Bonds :—

On \$17,000 New York & New England R.R. 4s,	\$15,000 00
---	-------------

Provident Institution for Savings, etc., Amesbury — Continued.

Loan on Railroad Stock:—

On 120 shares Boston & Maine R.R., \$15,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$45,000	\$53,325 00	\$45,000 00
of Cambridge, Mass., 4s,	30,000	31,800 00	30,000 00
of Cambridge, Mass., 6s,	9,000	10,580 00	9,000 00
of Chelsea, Mass., 4s,	50,000	53,000 00	50,000 00
of Chicago, Ill., 4s,	75,000	81,000 00	75,000 00*
of Cleveland, Ohio, 4s,	40,000	40,600 00	40,000 00
of Fall River, Mass., 4s,	20,000	20,600 00	20,000 00
of Fall River, Mass., 5s,	10,000	11,400 00	10,000 00
of Fall River, Mass., 6s,	20,000	22,650 00	20,000 00
of Holyoke, Mass., 6s,	5,000	5,500 00	5,000 00
of Lewiston, Me., 4s,	25,000	26,000 00	25,000 00
of Lynn, Mass., 4s,	30,000	31,700 00	30,000 00
of Malden, Mass., 4s,	25,000	26,250 00	25,000 00
of Manchester, N. H., 6s,	10,000	10,750 00	10,000 00
of Marlborough, Mass., 4s,	30,000	31,200 00	30,000 00
of Medford, Mass., 4s,	25,000	26,000 00	25,000 00
of Newton, Mass., 4s,	20,000	21,000 00	20,000 00
of Newton, Mass., 6s,	2,000	2,380 00	2,000 00
of Portland, Me., 6s,	30,000	36,600 00	30,000 00
of Springfield, Mass., 6s,	10,000	11,800 00	10,000 00
of Taunton, Mass., 4s,	20,000	21,400 00	20,000 00
Town of Melrose, Mass., 4s,	11,000	11,330 00	11,000 00
United States 6s,	20,000	21,000 00	20,000 00
County of Hampshire, Mass., 4s,	35,000	35,500 00	35,000 00
	\$597,000	\$643,365 00	\$597,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
120	Powow River National Bank, Amesbury,	\$12,000	\$18,000 00	\$12,000 00
22	Atlantic Nat'l Bank, Boston,	2,200	2,706 00	2,200 00
75	Atlas National Bank, Boston,	7,500	9,225 00	7,500 00
40	Blackstone N'l Bank, Boston,	4,000	3,960 00	4,000 00
35	Boylston Nat'l Bank, Boston,	3,500	4,620 00	3,500 00
35	Columbian N'l Bank, Boston,	3,500	3,395 00	3,500 00
42	Eliot National Bank, Boston,	4,200	5,460 00	4,200 00
26	Faneuil Hall N'l Bank, Boston,	2,600	3,458 00	2,600 00

Provident Institution for Savings, etc., Amesbury — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	First National Bank, Boston, .	\$1,500	\$3,495 00	\$1,500 00
50	First Ward N'l Bank, Boston,	5,000	6,350 00	5,000 00
25	Globe National Bank, Boston,	2,500	2,125 00	2,500 00
40	Howard Nat'l Bank, Boston, .	4,000	3,880 00	4,000 00
35	Merchants' N'l Bank, Boston,	3,500	5,600 00	3,500 00
30	N'l B'k of Commerce, Boston, .	3,000	3,330 00	3,000 00
100	National Bank of the Commonwealth, Boston, .	10,000	13,800 00	10,000 00
50	N'l B'k of Redemption, Boston,	5,000	6,050 00	5,000 00
80	N'l B'k of the Republic, Boston,	8,000	12,160 00	8,000 00
10	National City Bank, Boston, .	1,000	810 00	1,000 00
35	National Eagle Bank, Boston, .	3,500	2,870 00	3,500 00
50	Nat'l Exchange Bank, Boston,	5,000	6,250 00	5,000 00
75	N'l Hide & Leather B'k, Boston,	7,500	7,950 00	7,500 00
75	Nat'l Revere Bank, Boston, .	7,500	6,750 00	7,500 00
25	National Union Bank, Boston,	2,500	3,350 00	2,500 00
26	Nat'l Webster Bank, Boston, .	2,600	2,678 00	2,600 00
15	New England N'l B'k, Boston,	1,500	2,370 00	1,500 00
21	Old Boston Nat'l Bank, Boston,	2,100	2,289 00	2,100 00
18	Second Nat'l Bank, Boston, .	1,800	3,204 00	1,800 00
49	Shawmut Nat'l Bank, Boston, .	4,900	5,341 00	4,900 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,250 00	2,500 00
35	State National Bank, Boston, .	3,500	3,920 00	3,500 00
57	Suffolk Nat'l Bank, Boston, .	5,700	5,985 00	5,700 00
49	Tremont Nat'l Bank, Boston, .	4,900	4,067 00	4,900 00
25	Georgetown National Bank, Georgetown,	2,500	2,500 00	2,500 00
45	Bay State N'l Bank, Lawrence,	3,375	5,625 00	3,375 00
21	Railroad Nat'l Bank, Lowell, .	2,100	2,730 00	2,100 00
		\$146,475	\$178,553 00	\$146,475 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$30,000	\$30,675 00	\$30,000 00
Boston & Maine R.R. 4s, . . .	15,000	15,750 00	15,000 00
Boston & Maine R.R. 4½s, . . .	25,000	28,750 00	25,000 00
Eastern R.R. 6s,	42,000	50,400 00	42,000 00
Fitchburg R.R. 4s,	25,000	25,000 00	25,000 00
Sullivan County R.R. 4s, . . .	40,000	40,800 00	40,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,200 00	10,000 00
	\$187,000	\$201,575 00	\$187,000 00

Provident Institution for Savings, etc., Amesbury—Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$27,396 97	2½ per cent.	\$50,000 00	4½ per cent.	\$96,500 00	5½ per cent.
21,853 44	3½ “	573,500 00	4½ “	344,900 00	6 “
197,000 00	4 “	22,000 00	4¾ “	1,800 00	7 “
205,000 00	4¼ “	179,700 00	5 “	500 00	7½ “

Amount invested in real estate for banking purposes,	\$5,000 00
Estimated value of the same,	8,000 00
Assessed value of the same,	5,000 00
Net income received from same during year ending Oct. 31, 1895, . . .	120 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	3,602 53
Assessed value of the same,	2,900 00
Net income received from same during year ending Oct. 31, 1895, . . .	75 00
Number of loans which are of an amount not exceeding \$3,000 each, . .	394
Aggregate amount of the same,	338,600 00
Total number of loans upon real estate,	386
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	122,145 50
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$45,051 11 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 45,830 96 }	90,882 07
Number of accounts opened during the year ending Oct. 31, 1895, . . .	488
Number of accounts closed during the year ending Oct. 31, 1895, . . .	429
Total number of open accounts Oct. 31, 1895,	6,488
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	4,601 80
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	254,659 00
Number of same,	3,482
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	265,819 69
Number of same,	3,845
Date of examination by commissioners: July 11.	

QUINCY SAVINGS BANK—QUINCY.

Incorporated March 18, 1845. Present number of corporators, 40.

RUPERT F. CLAFLIN, *President.*

GEORGE L. GILL, *Treasurer.*

GEORGE L. GILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

RUPERT F. CLAFLIN,

JOHN Q. A. FIELD,

EDWIN W. MARSH,

ELIAS A. PERKINS.

Open for business every business day, 8.30 A.M. to 12 M.; 2 to 4 P.M.; during June, July, August and September close Saturdays at 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$148,500 00	Deposits,	\$1,914,792 39
Bank stock as per schedule, .	144,287 99	Guaranty fund, . .	73,000 00
Loans on bank stock,	39,000 00	Interest account, .	35,999 39
Railroad bonds as per schedule, .	242,000 00	Rent account, . . .	2,015 14
Real estate (for banking purposes),	18,000 00		
Real estate by foreclosure, . . .	22,657 71		
Loans on real estate,	1,021,114 00		
Loans on personal security, . . .	350,650 00		
Deposits in banks, on interest, .	28,764 32		
Expense account,	318 20		
Real Estate and Building Company stock,	6,907 50*		
Cash on hand,	3,607 20		
	<u>\$2,025,806 92</u>		<u>\$2,025,806 92</u>

* Taken to secure indebtedness.

Cash on Deposit in Bank :—

National Granite Bank, Quincy, \$28,764 32

Loans on Bank Stock, amount on each :—

On 11 shares National Granite Bank, Quincy, \$1,100 00

On 29 shares National Mt. Wollaston Bank, Quincy, 2,900 00

On 150 shares Mechanics' National Bank, Boston, 15,000 00

On 200 shares Broadway National Bank, Boston, 20,000 00

Quincy Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s, . . .	\$5,000	\$5,300 00	\$5,000 00
of Waltham, Mass., 4s, . . .	30,000	30,600 00	30,000 00
Town of Canton, Mass., 4s, . . .	24,000	24,960 00	24,000 00
of Needham, Mass., 4s, . . .	21,500	22,145 00	21,500 00
of Orange, Mass., 4s, . . .	8,000	8,320 00	8,000 00
of Pawtucket, R. I., 5s, . . .	5,000	5,150 00	5,000 00*
of Randolph, Mass., 4s, . . .	10,000	10,600 00	10,000 00
of Stoughton, Mass., 4s, . . .	25,000	25,750 00	25,000 00
of Weymouth, Mass., 4s, . . .	20,000	20,800 00	20,000 00
	\$148,500	\$153,625 00	\$148,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
62	Atlas National Bank, Boston, .	\$6,200	\$7,626 00	\$6,909 25
33	Boston National Bank, Boston, .	3,300	3,300 00	3,338 08
17	Eliot National Bank, Boston, .	1,700	2,210 00	1,706 20
250	Manufacturers' N'l B'k, Boston, .	25,000	25,000 00	25,655 00
25	Merchants' N'l Bank, Boston, .	2,500	4,000 00	2,657 50
67	N'l B'k of No America, Boston, .	6,700	7,102 00	6,925 00
75	N'l B'k of the Republic, Boston, .	7,500	11,475 00	9,600 00
19	National City Bank, Boston, .	1,900	1,539 00	2,244 00
20	Nat'l Exchange Bank, Boston, .	2,000	2,500 00	2,475 33
18	N'l Hide & Leather B'k, Boston, .	1,800	1,908 00	1,839 00
18	National Revere Bank, Boston, .	1,800	1,656 00	1,991 75
26	Nat'l Rockland Bank, Boston, .	2,600	3,718 00	3,692 00
13	Nat'l Webster Bank, Boston, .	1,300	1,352 00	1,300 00
50	New England N'l B'k, Boston, .	5,000	7,900 00	6,525 00
30	North National Bank, Boston, .	3,000	3,210 00	3,450 00
34	Shoe & Leather N'l B'k, Boston, .	3,400	3,060 00	3,587 00
26	State National Bank, Boston, .	2,600	2,938 00	2,800 00
74	Tremont Nat'l Bank, Boston, .	7,400	6,586 00	8,468 50
8	Washington N'l Bank, Boston, .	800	864 00	844 00
200	Nat'l Granite Bank, Quincy, .	20,000	28,000 00	23,795 38
208	N'l Mt. Wollaston B'k, Quincy, .	20,800	26,000 00	24,485 00
		\$127,300	\$151,944 00	\$144,287 99

Quincy Savings Bank—Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$25,000	\$26,500 00	\$25,000 00
Boston & Lowell R.R. 4s, . . .	25,000	25,500 00	25,000 00
Boston & Maine R.R. 4s, . . .	30,000	31,500 00	30,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	26,000 00	25,000 00
Fitchburg R.R. 4s,	44,000	44,000 00	44,000 00
Fitchburg R.R. 5s,	5,000	5,150 00	5,000 00
Old Colony R.R. 4s,	10,000	10,200 00	10,000 00
Portland and Rumford Falls R.R. 5s,	28,000	31,360 00	28,000 00
Vermont & Massachusetts R.R. 5s, .	25,000	26,750 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	25,500 00	25,000 00
	\$242,000	\$252,460 00	\$242,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$28,764 32	2 per cent.	\$215,474 00	4½ per cent.	\$367,715 00	6 per cent.
25,000 00	3½ “	10,000 00	4¾ “	5,300 00	7 “
65,000 00	3¾ “	399,325 00	5 “	1,000 00	7½ “
193,000 00	4 “	38,350 00	5½ “	600 00	7½ “
90,000 00	4½ “				

Amount invested in real estate for banking purposes,	\$18,000 00
Estimated value of the same,	18,000 00
Assessed value of the same,	11,200 00
Net income received from same during year ending Oct. 31, 1895, . . .	1,002 71
Value, by books, of other real estate held or owned by foreclosure or otherwise,	22,657 71
Assessed value of the same,	32,475 00
Net income received from same during year ending Oct. 31, 1895, . . .	943 81
Number of loans which are of an amount not exceeding \$3,000 each, 325	
Aggregate amount of the same,	428,590 00
Total number of loans upon real estate,	369
Amount of investments from which no income is received,	6,907 50
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	89,164 79
Times for the dividends fixed by the by-laws: first Tuesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$35,067 46 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 35,372 16 }	70,439 62
Number of accounts opened during the year ending Oct. 31, 1895, . . .	789
Number of accounts closed during the year ending Oct. 31, 1895, . . .	605
Total number of open accounts Oct. 31, 1895,	7,301

Quincy Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$4,819 59
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	401,348 18
Number of same,	6,340
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	406,769 72
Number of same,	5,506
Date of examination by commissioner: February 4.	

RANDOLPH SAVINGS BANK — RANDOLPH.

Incorporated April 14, 1851. Present number of corporators, 40.

J. WHITE BELCHER, *President.*

HIRAM C. ALDEN, *Treasurer.*

HIRAM C. ALDEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES H. HOWARD,

CHAS. G. HATHAWAY,

HIRAM C. ALDEN,

J. WINSOR PRATT,

JOHN J. CRAWFORD.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M.; 2 to 3 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$160,000 00	Deposits,	\$1,128,246 37
Bank stock as per schedule, .	194,900 00	Guaranty fund, .	55,978 10
Railroad bonds as per schedule, .	258,000 00	Interest account, .	18,229 32
Real estate by foreclosure, .	28,529 14		
Loans on real estate,	256,205 40		
Loans on personal security, .	229,240 00		
Loans to counties, cities or towns (notes),	45,450 00		
Deposits in banks, on interest, .	22,219 70		
Cash on hand,	7,909 55		
	<u>\$1,202,453 79</u>		<u>\$1,202,453 79</u>

Cash on Deposit in Banks, amount in each : —

National Exchange Bank, Boston,	\$15,421 45
Home National Bank, Brockton,	6,798 25

Randolph Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 5s, . .	\$25,000	\$28,250 00	\$25,000 00
of Cleveland, Ohio, 4s, . .	18,000	18,270 00	18,000 00
of Dayton, Ohio, 4s, . .	25,000	25,000 00	25,000 00*
of Lawrence, Mass., 6s, . .	7,000	7,560 00	7,000 00
of Pawtucket, R. I., 4s, . .	10,000	10,000 00	10,000 00*
of Springfield, Mass., 7s, . .	15,000	18,160 00	15,000 00
Town of Abington, Mass., 4s, . .	7,000	7,015 50	7,000 00
of Randolph, Mass., 4s, . .	30,000	30,900 00	30,000 00
of Rockingham, Vt., 4s, . .	1,000	1,030 00	1,000 00
of Rockland, Mass., 4s, . .	12,000	12,480 00	12,000 00
of South Abington, Mass., 4s, . .	5,000	5,260 00	5,000 00
of Winchester, Mass., 4s, . .	5,000	5,150 00	5,000 00
	\$160,000	\$169,075 50	\$160,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
97	Atlantic Nat'l Bank, Boston, .	\$9,700	\$13,246 25	\$9,700 00
50	Atlas National Bank, Boston, .	5,000	6,150 00	5,000 00
64	Blackstone N'l Bank, Boston, .	6,400	6,400 00	6,400 00
50	Boston National B'k, Boston, .	5,000	5,000 00	5,000 00
52	Central Nat'l Bank, Boston, .	5,200	6,760 00	5,200 00
50	Continental N'l Bank, Boston, .	5,000	5,150 00	5,000 00
20	Eliot National Bank, Boston, .	2,000	2,600 00	2,000 00
50	Everett Nat'l Bank, Boston, .	5,000	4,250 00	5,000 00
25	Freeman's Nat'l Bank, Boston, .	2,500	2,250 00	2,500 00
50	Hamilton N'l Bank, Boston, .	5,000	5,350 00	5,000 00
46	Howard Nat'l Bank, Boston, .	4,600	4,324 00	4,600 00
25	Manufacturers' N'l B'k, Boston, .	2,500	2,500 00	2,500 00
50	Market N'l Bank, Boston, .	5,000	4,000 00	5,000 00
150	Merchants' N'l Bank, Boston, .	15,000	16,000 00	15,000 00
8	Metropolitan N'l Bank, Boston, .	800	744 00	800 00
66	N'l B'k of Commerce, Boston, .	6,600	7,392 00	6,600 00
126	National Bank of the Common- wealth, Boston, . .	12,600	15,120 00	12,600 00
50	N'l B'k of No. America, Boston, .	5,000	5,250 00	5,000 00
150	N'l B'k of Redemption, Boston, .	15,000	18,150 00	15,000 00
50	National City Bank, Boston, .	5,000	4,100 00	5,000 00
50	National Eagle Bank, Boston, .	5,000	4,150 00	5,000 00
27	Nat'l Exchange Bank, Boston, .	2,700	3,375 00	2,700 00
100	N'l Hide & Leather B'k, Boston, .	10,000	10,600 00	10,000 00
37	National Revere Bank, Boston, .	3,700	3,330 00	3,700 00

Randolph Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	National Union Bank, Boston,	\$2,500	\$3,375 00	\$2,500 00
6	Nat'l Webster Bank, Boston, .	600	624 00	600 00
50	New England N'l B'k, Boston,	5,000	7,950 00	5,000 00
70	North National Bank, Boston,	7,000	7,490 00	7,000 00
30	Shawmut Nat'l Bank, Boston,	3,000	3,270 00	3,000 00
46	State National Bank, Boston, .	4,600	5,152 00	4,600 00
25	Third National Bank, Boston,	2,500	2,275 00	2,500 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,205 00	2,500 00
50	Home Nat'l Bank, Brockton, .	5,000	9,000 00	5,000 00
97	Central National Bank, Lynn,	9,700	15,520 00	9,700 00
35	National City Bank, Lynn, .	3,500	6,125 00	3,500 00
16	Blue Hill Nat'l Bank, Milton, .	1,600	1,792 00	1,600 00
25	Taunton Nat'l Bank, Taunton,	2,500	3,750 00	2,500 00
6	Union Nat'l Bank, Weymouth,	600	660 00	600 00
		\$194,900	\$225,379 25	\$194,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$21,000 00	\$20,000 00
Boston & Maine R.R. 4s, . . .	48,000	49,920 00	48,000 00
Concord & Montreal R.R. 4s, . . .	25,000	26,000 00	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	15,000	15,200 00	15,000 00
Fitchburg R.R. 4s, . . .	10,000	10,025 00	10,000 00
Maine Central R.R. 7s, . . .	10,000	13,600 00	10,000 00
Old Colony R.R. 4s, . . .	20,000	21,400 00	20,000 00
Old Colony R.R. 6s, . . .	60,000	60,900 00	60,000 00
Sullivan County R.R. 4s, . . .	25,000	25,000 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	25,750 00	25,000 00
	\$258,000	\$268,795 00	\$258,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,219 70	2 per cent.	\$110,744 40	4½ per cent.	\$29,265 00	6 per cent.
10,200 00	3 “	166,636 00	5 “	2,000 00	6½ “
114,450 00	4 “	22,200 00	5½ “	400 00	7 “
75,000 00	4½ “				

Randolph Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$28,529 14
Assessed value of the same,	36,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 86	
Aggregate amount of the same,	85,761 00
Total number of loans upon real estate, 113	
Amount of investments from which no income is received,	28,529 14
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	55,094 37
Times for the dividends fixed by the by-laws: Friday preceding the first Saturday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$22,080 83 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 22,092 79 }	44,173 62
Number of accounts opened during the year ending Oct. 31, 1895,	232
Number of accounts closed during the year ending Oct. 31, 1895,	233
Total number of open accounts Oct. 31, 1895,	2,828
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	3,439 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	111,958 61
Number of same,	1,214
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	153,895 17
Number of same,	1,522
Date of examination by commissioner: February 12.	

ROCKLAND SAVINGS BANK — ROCKLAND.

Incorporated March 30, 1868. Present number of corporators, 43.

ELISHA T. HARVELL, *President.*

E. R. STUDLEY, *Treasurer.*

E. R. STUDLEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

E. T. HARVELL, CHAS. W. TORREY,
J. A. TORREY, W. B. STUDLEY,
ALBERT CULVER.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.; also Saturday,
6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$67,000 00	Deposits, . . .	\$887,173 60
Bank stock as per schedule, .	47,300 00	Guaranty fund, .	38,500 00
Railroad bonds as per schedule, .	75,000 00	Interest account, .	22,046 50
Real estate (for banking purposes),	65,000 00	Suspense account, .	51 53
Real estate by foreclosure, .	3,000 00		
Loans on real estate,	543,500 00		
Loans on personal security, .	118,350 00		
Loans to counties, cities or towns (notes),	21,000 00		
Deposits in banks, on interest, .	5,591 26		
Expense account,	1,035 06		
Insurance account,	6 60		
Taxes,	62 50		
Cash on hand,	926 21		
	<u>\$947,771 63</u>		<u>\$947,771 63</u>

Cash on Deposit in Banks, amount in each : —

Boston Safe Deposit and Trust Company, Boston, \$517 03
First National Bank, Rockland, 5,074 23

Rockland Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$7,000	\$8,040 00	\$7,000 00
of Chicago, Ill., 4s, . . .	12,000	12,480 00	12,000 00*
of Chicago, Ill., 7s, . . .	2,000	2,200 00	2,000 00*
of Cleveland, Ohio, 3.65s, .	5,000	5,000 00	5,000 00
of Fall River, Mass., 6s, .	4,000	4,800 00	4,000 00
of Middletown, Conn., 3.65s, .	1,000	1,000 00	1,000 00
of Newburyport, Mass., 4s, .	5,000	5,250 00	5,000 00
of New London, Conn., 4s, .	4,000	4,200 00	4,000 00
of Sioux City, Iowa, 4½s, .	5,000	5,300 00	5,000 00
of Springfield, Ohio, 4½s, .	1,000	1,100 00	1,000 00
Town of Framingham, Mass., 4s, .	5,000	5,150 00	5,000 00
of Orange, Mass., 4s, . . .	4,000	4,120 00	4,000 00
of Rockland, Mass., 4s, . .	7,000	7,000 00	7,000 00
of Weymouth, Mass., 4s, . .	5,000	5,250 00	5,000 00
	\$67,000	\$70,890 00	\$67,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Abington N'l Bank, Abington,	\$1,200	\$1,440 00	\$1,200 00
42	Continental N'l Bank, Boston,	4,200	4,536 00	4,200 00
10	Eliot National Bank, Boston, .	1,000	1,330 00	1,000 00
15	Everett N'l Bank, Boston, . .	1,500	1,200 00	1,500 00
25	Freeman's N'l Bank, Boston, .	2,500	2,250 00	2,500 00
67	Howard Nat'l Bank, Boston, . .	6,700	6,500 00	6,700 00
35	Manufacturers' N'l B'k, Boston,	3,500	3,500 00	3,500 00
25	Metropolitan N'l B'k, Boston,	2,500	2,325 00	2,500 00
45	N'l Hide & Leather B'k, Boston,	4,500	4,770 00	4,500 00
73	National Revere Bank, Boston,	7,300	6,716 00	7,300 00
13	Nat'l Webster Bank, Boston, . .	1,300	1,352 00	1,300 00
20	Winthrop Nat'l Bank, Boston,	2,000	2,620 00	2,000 00
21	Nat'l Granite Bank, Quincy, . .	2,100	2,835 00	2,100 00
63	First Nat'l Bank, Rockland, . .	6,300	6,930 00	6,300 00
7	Union N'l Bank, Weymouth, . .	700	770 00	700 00
		\$47,300	\$49,074 00	\$47,300 00

Rockland Savings Bank—Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$17,000	\$17,650 00	\$17,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,400 00	10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	8,000	8,240 00	8,000 00
Fitchburg R.R. 4s, . . .	5,000	5,000 00	5,000 00
Fitchburg R.R. 5s, . . .	5,000	5,250 00	5,000 00
Newport & Richford R.R. 5s, . . .	5,000	5,250 00	5,000 00*
Upper Coos R.R. 4½s, . . .	15,000	15,750 00	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s, . . .	5,000	5,950 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,200 00	5,000 00
	\$75,000	\$78,690 00	\$75,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,591 26	2 per cent.	\$16,500 00	4½ per cent.	\$28,125 00	5½ per cent.
20,000 00	4 “	140,025 00	5 “	478,200 00	6 “

Amount invested in real estate for banking purposes,	\$65,000 00
Estimated value of the same,	65,000 00
Assessed value of the same,	56,200 00
Net income received from same during year ending Oct. 31, 1895, . . .	2,266 68
Value, by books, of other real estate held or owned by foreclosure or otherwise,	3,000 00
Assessed value of the same,	4,500 00
Net income received from same during year ending Oct. 31, 1895, . . .	49 20
Number of loans which are of an amount not exceeding \$3,000 each, 741	
Aggregate amount of the same,	478,725 00
Total number of loans upon real estate,	686
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	47,340 61
Times for the dividends fixed by the by-laws: first Tuesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$15,891 37 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 16,528 31 }	32,419 68
Number of accounts opened during the year ending Oct. 31, 1895, . . .	496
Number of accounts closed during the year ending Oct. 31, 1895, . . .	391
Total number of open accounts Oct. 31, 1895,	3,367

Rockland Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$2,914 31
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	188,654 60
Number of same,	2,773
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	162,390 09
Number of same,	2,732
Date of examination by commissioner: April 26.	

SALEM SAVINGS BANK — SALEM.

Incorporated Jan. 29, 1818. Present number of corporators, 153.

EDWARD D. ROPES, *President.*CHAS. S. REA, *Treasurer.*CLARENCE A. EVANS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDWARD D. ROPES,

GEORGE R. HARRIS,

DAVID PINGREE,

DANIEL A. VARNEY,

WILLIAM G. WEBB,

GEORGE R. JEWETT.

Open for business every business day, 8.45 A M. to 1.15 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$2,351,920 00	Deposits,	\$7,365,714 52
Bank stock as per schedule, .	556,950 00	Guaranty fund, . .	363,000 00
Loans on bank stock,	12,800 00	Profit and loss account,	45,047 88
Railroad bonds as per schedule, .	1,070,000 00		
Loans on railroad bonds,	800 00		
Real estate (for banking purposes),	60,000 00		
Loans on real estate,	1,649,060 00		
Loans on personal security, . .	1,632,500 00		
Loans to counties, cities or towns (notes),	365,050 00		
Deposits in banks, on interest, .	63,888 73		
Real estate,*	9,000 00		
Cash on hand,	1,793 67		
	<hr/>		<hr/>
	\$7,773,762 40		\$7,773,762 40

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

First National Bank, Boston,	\$6,824 87
Asiatic National Bank, Salem,	42,063 86
National Exchange Bank, Salem,	15,000 00

Loans on Bank Stock, amount on each:—

On 25 shares Metacomet National Bank, Fall River,	} \$5,000 00
On 25 shares Fall River National Bank, Fall River,	
On 20 shares High Street Bank, Providence, R. I.,	
On 75 shares Metacomet National Bank, Fall River,	5,000 00
On 14 shares Naumkeag National Bank, Salem,	} 2,500 00
On 23 shares Merchants' National Bank, Salem,	
On 3 shares Naumkeag National Bank, Salem,	300 00

Loan on Railroad Bonds:—

On \$1,000 Providence & Worcester R.R. 6s,	\$800 00
--	----------

Salem Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$24,000	\$28,320 00	\$24,000 00
of Bath, Me., 6s, . . .	1,000	1,090 00	1,000 00*
of Bay City, Mich., 5s, . . .	10,000	10,100 00	10,000 00
of Boston, Mass., 4s, . . .	50,000	50,500 00	50,000 00
of Boston, Mass., 5s, . . .	142,000	162,050 00	142,000 00
of Canton, Ohio, 5s, . . .	20,000	21,900 00	20,000 00
of Chicago, Ill., 6s, . . .	10,000	10,100 00	10,000 00*
of Chicago, Ill., 7s, . . .	19,000	20,560 00	19,000 00*
of Cleveland, Ohio, 3 65s, . . .	34,000	34,000 00	34,000 00
of Cleveland, Ohio, 5s, . . .	1,000	1,010 00	1,000 00
of Cleveland, Ohio, 6s, . . .	7,000	7,090 00	7,000 00
of Cleveland, Ohio, 7s, . . .	2,000	2,040 00	2,000 00
of Columbus, Ohio, 4s, . . .	100,000	101,400 00	100,000 00*
of Dayton, Ohio, 4s, . . .	100,000	101,000 00	100,000 00*
of Dayton, Ohio, 6s, . . .	35,000	36,750 00	35,000 00*
of Detroit, Mich., 7s, . . .	13,000	16,640 00	13,000 00
of East Saginaw, Mich., 4s, . . .	14,000	14,000 00	14,000 00
of East Saginaw, Mich., 5s, . . .	2,000	2,140 00	2,000 00
of Fall River, Mass., 4s, . . .	21,000	21,840 00	21,000 00
of Fall River, Mass., 6s, . . .	54,000	64,360 00	54,000 00
of Fitchburg, Mass., 4s, . . .	155,000	159,240 00	155,000 00
of Grand Rapids, Mich., 4½s, . . .	126,000	137,340 00	126,000 00
of Haverhill, Mass., 4s, . . .	50,000	51,000 00	50,000 00
of Holyoke, Mass., 6s, . . .	65,000	70,200 00	65,000 00
of Hyde Park, Ill., 7s, . . .	2,000	2,000 00	2,000 00
of Indianapolis, Ind., 7¾s, . . .	1,000	1,000 00	1,000 00
of Lawrence, Mass., 4s, . . .	10,000	10,300 00	10,000 00
of Lawrence, Mass., 6s, . . .	13,000	14,170 00	13,000 00
of Lowell, Mass., 3½s, . . .	1,000	1,000 00	1,000 00
of Manchester, N. H., 6s, . . .	100,000	107,000 00	100,000 00
of Middletown, Conn., 3 65s, . . .	5,000	5,000 00	5,000 00
of Middletown, Conn., 4s, . . .	25,000	26,000 00	25,000 00
of Milwaukee, Wis., 5s, . . .	46,500	50,535 00	46,500 00
of Newton, Mass., 4s, . . .	20,000	20,400 00	20,000 00
of Pawtucket, R. I., 4s, . . .	46,000	46,160 00	46,000 00*
of Pawtucket, R. I., 5s, . . .	10,000	10,200 00	10,000 00*
of Peoria, Ill., 7s, . . .	5,000	5,350 00	5,000 00
of Portsmouth, N. H., 4s, . . .	50,000	52,000 00	50,000 00
of Providence, R. I., 5s, . . .	235,000	251,450 00	235,000 00
of Quincy, Mass., 4s, . . .	20,420	20,565 00	20,420 00
of Salem, Mass., 4s, . . .	126,000	128,580 00	126,000 00
of Salem, Mass., 5s, . . .	15,000	16,500 00	15,000 00
of Saginaw, Mich., 4s, . . .	10,000	10,200 00	10,000 00
of Saginaw, Mich., 5s, . . .	43,000	43,300 00	43,000 00
of Somerville, Mass., 4s, . . .	57,000	57,890 00	57,000 00
of Springfield, Ohio, 5s, . . .	8,000	8,480 00	8,000 00
of Terre Haute, Ind., 4½s, . . .	28,000	28,560 00	28,000 00
of Waltham, Mass., 4s, . . .	23,000	23,690 00	23,000 00
of Waterville, Me., 4s, . . .	50,000	51,000 00	50,000 00
of Woburn, Mass., 4s, . . .	13,500	13,635 00	13,500 00

* Legal investments when made.

Salem Savings Bank—Continued.

Detailed Statement of Public Funds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Worcester, Mass., 4s, . .	\$50,000	\$57,000 00	\$50,000 00
of Worcester, Mass., 4½s, . .	50,000	54,000 00	50,000 00
of Youngstown, Ohio, 6s, . .	19,000	20,330 00	19,000 00
Town of Bethel, Conn., 4s, . .	10,000	10,200 00	10,000 00*
of Beverly, Mass., 4s, . .	10,000	10,400 00	10,000 00
of Chatham, Mass., 4½, . .	4,000	4,400 00	4,000 00
of Marblehead, Mass., 4s, . .	36,000	37,080 00	36,000 00
of Marlborough, Mass., 4s, . .	42,000	43,530 00	42,000 00
of Meirose, Mass., 4s, . .	11,000	11,440 00	11,000 00
of Milford, Mass., 6s, . .	7,500	7,800 00	7,500 00
of Norwood, Mass., 4s, . .	15,000	15,100 00	15,000 00
of South Norwalk, Conn., 4s, . .	52,000	53,560 00	52,000 00
of Wellesley, Mass., 4s, . .	6,000	6,240 00	6,000 00
of Weymouth, Mass., 4s, . .	10,000	10,400 00	10,000 00
of Winchester, Mass., 4s, . .	11,000	11,440 00	11,000 00
	\$2,351,920	\$2,482,555 00	\$2,351,920 00

* Sold since Oct. 31, 1895.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$12,600 00	\$10,000 00
10	Atlas National Bank, Boston, .	1,000	1,230 00	1,000 00
48	Blackstone N'l B'k, Boston, .	4,800	4,800 00	4,800 00
25	Boylston Nat'l Bank, Boston, .	2,500	3,300 00	2,500 00
280	Columbian Nat'l Bank, Boston, .	28,000	27,440 00	28,000 00
114	Freeman's Nat'l Bank, Boston, .	11,400	10,260 00	11,400 00
120	Hamilton Nat'l Bank, Boston, .	12,000	12,840 00	12,000 00
66	Lincoln Nat'l Bank, Boston, .	6,600	5,082 00	6,600 00
583	Merchants' Nat'l Bank, Boston, .	58,300	91,531 00	58,300 00
502	N'l B'k of Commerce, Boston, .	50,200	55,722 00	50,200 00
100	National Bank of the Common- wealth, Boston,	10,000	13,800 00	10,000 00
125	N'l B'k of Redemption, Boston, .	12,500	15,125 00	12,500 00
165	N'l B'k of the Republic, Boston, .	16,500	25,080 00	16,500 00
205	National City Bank, Boston, .	20,500	16,605 00	20,500 00
78	N'l Hide & Leather B'k, Boston, .	7,800	8,268 00	7,800 00
500	Nat'l Revere Bank, Boston, .	50,000	45,000 00	50,000 00
80	National Union Bank, Boston, .	8,000	10,720 00	8,000 00
300	North Nat'l Bank, Boston, .	30,000	32,100 00	30,000 00
223	Second Nat'l Bank, Boston, .	22,300	40,363 00	22,300 00
75	Shawmut Nat'l Bank, Boston, .	7,500	8,175 00	7,500 00
50	State Nat'l Bank, Boston, .	5,000	5,500 00	5,000 00
100	Suffolk Nat'l Bank, Boston, .	10,000	10,500 00	10,000 00

Salem Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Tremont Nat'l Bank, Boston, .	\$20,000	\$18,000 00	\$20,000 00
74	Winthrop Nat'l Bank, Boston,	7,400	9,694 00	7,400 00
20	Beverly N'l Bank, Beverly, .	2,000	2,940 00	2,000 00
100	Home Nat'l Bank, Brockton, .	10,000	18,000 00	10,000 00
150	First National Bank, Chelsea, .	15,000	15,900 00	15,000 00
20	Marblehead National Bank, Marblehead, .	2,000	1,860 00	2,000 00
45	Nat'l Grand B'k, Marblehead,	4,500	5,220 00	4,500 00
625	Asiatic Nat'l Bank, Salem, .	18,750	18,750 00	18,750 00
134	First National Bank, Salem, .	13,400	11,792 00	13,400 00
50	Mercantile N'l Bank, Salem, .	5,000	5,400 00	5,000 00
910	Merchants' N'l Bank, Salem, .	45,500	60,970 00	45,500 00
85	Nat'l Exchange Bank, Salem,	8,500	8,245 00	8,500 00
100	Naumkeag N'l Bank, Salem, .	10,000	13,000 00	10,000 00
100	Salem National Bank, Salem,	10,000	12,100 00	10,000 00
		\$556,950	\$657,912 00	\$556,950 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$25,000	\$28,500 00	\$25,000 00
Boston & Lowell R.R. 4s,	100,000	102,900 00	100,000 00
Boston & Maine R.R. 4s,	100,000	104,200 00	100,000 00
Boston & Maine R.R. 4½s,	100,000	115,000 00	100,000 00
Boston & Providence R.R. 4s, . . .	50,000	52,500 00	50,000 00
Boston, Winthrop & Shore R.R. 5s, .	30,000	32,100 00	30,000 00
Concord & Montreal R.R. 4s, . . .	100,000	104,000 00	100,000 00
Conn & Passumpsic Rivers R.R. 4s,	50,000	52,500 00	50,000 00
Fitchburg R.R. 4s,	25,000	25,000 00	25,000 00
Fitchburg R.R. 5s,	115,000	122,070 00	115,000 00
Maine Central R.R. 4s,	102,000	103,020 00	102,000 00
Maine Central R.R. 5s,	5,000	5,650 00	5,000 00
Old Colony R.R. 4s,	50,000	51,000 00	50,000 00
Old Colony R.R. 4½s,	20,000	21,000 00	20,000 00
Portland & Ogdensburg R.R. 6s, . .	67,000	73,030 00	67,000 00
Providence & Worcester R.R. 6s, . .	26,000	27,040 00	26,000 00
Sullivan County R.R. 4s,	10,000	10,400 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	95,000	96,210 00	95,000 00
	\$1,070,000	\$1,126,120 00	\$1,070,000 00

Salem Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$48,888 73	2 per cent.	\$1,353,800 00	4 per cent.	\$819,750 00	4½ per cent.
15,000 00	3	4,000 00	4½	721,240 00	5
50,000 00	3½	97,000 00	4½	35,050 00	5½
270,000 00	3½	50,000 00	4½	84,370 00	6
175,000 00	3¾				

Amount invested in real estate for banking purposes,	\$60,000 00
Estimated value of the same,	75,000 00
Assessed value of the same,	58,000 00
Net income received from same during year ending Oct. 31, 1895,	3,502 01
Value, by books, of other real estate held or owned by foreclosure or otherwise,	9,000 00
Assessed value of the same,	9,100 00
Number of loans which are of an amount not exceeding \$3,000 each, 246	
Aggregate amount of the same,	321,320 00
Total number of loans upon real estate,	324
Amount of investments from which no income is received,	9,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	344,218 92
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$140,343 30 } during the year ending Oct. 31, 1895, { 2 per cent., 141,368 85 }	281,712 15
Number of accounts opened during the year ending Oct. 31, 1895,	1,196
Number of accounts closed during the year ending Oct. 31, 1895,	1,258
Total number of open accounts Oct. 31, 1895,	16,300
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	15,801 79
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	728,179 23
Number of same,	8,057
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	921,868 67
Number of same,	10,257
Date of examination by commissioners: July 22.	

SALEM FIVE CENTS SAVINGS BANK—SALEM.

Incorporated March 9, 1855. Present number of corporators, 161.

WILLIAM H. JELLY, *President.*

JOHN S. WILLIAMS, *Treasurer.*

JOHN S. WILLIAMS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM H. JELLY,

WILLIAM R. COLBY,

JOHN P. PEABODY,

MATTHEW ROBSON,

HENRY A. HALE.

Open for business every business day, 8.45 A.M. to 1.15 P.M.; Saturdays, for deposits only, from 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$945,700 00	Deposits,	\$4,840,657 29
Loans on public funds,	500 00	Guaranty fund, . .	236,000 00
Bank stock as per schedule, . . .	559,900 00	Profit and loss ac-	
Loans on bank stock,	47,600 00	count,	90,229 34
Railroad bonds as per schedule, . .	492,300 00		
Loans on railroad stock,	6,900 00		
Real estate by foreclosure,	2,700 00		
Loans on real estate,	1,356,265 00		
Loans on personal security,	1,487,700 00		
Loans to counties, cities or towns			
(notes),	162,706 59		
Deposits in banks, on interest, . .	92,293 32		
Furniture and fixtures,	5,500 00		
Cash on hand,	6,821 63		
	\$5,166,886 54		\$5,166,886 54

Cash on Deposit in Banks, amount in each:—

Asiatic National Bank, Salem,	\$10,000 00
Mercantile National Bank, Salem,	15,000 00
Merchants' National Bank, Salem,	47,293 32
National Exchange Bank, Salem,	10,000 00
Salem National Bank, Salem,	10,000 00

Loan on Public Funds:—

On \$500 United States 4s,	\$500 00
--------------------------------------	----------

Salem Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

On 5 shares North National Bank, Boston,	
On 5 shares National Exchange Bank, Boston,	
On 6 shares Atlas National Bank, Boston,	
On 10 shares National Revere Bank, Boston,	
On 10 shares Third National Bank, Boston,	\$5,500 00
On 10 shares Winthrop National Bank, Boston,	
On 5 shares Home National Bank, Brockton,	
On 14 shares First National Bank, Salem,	
On 150 shares Mechanics' National Bank, Boston,	14,000 00
On 4 shares First National Bank, Lynn,	400 00
On 62 shares Prescott National Bank, Lowell,	6,000 00
On 30 shares City National Bank, Gloucester,	
On 9 shares Salem National Bank, Salem,	
On 9 shares Rockport National Bank, Rockport,	6,000 00
On 10 shares National Hide & Leather Bank, Boston,	
On 2 shares Mechanics' National Bank, Boston,	
On 50 shares City National Bank, Gloucester,	5,000 00
On 110 shares Fourth National Bank, Boston,	10,000 00
On 15 shares Naumkeag National Bank, Salem,	700 00

Loans on Railroad Stock, amount on each : —

On 25 shares Boston & Albany R. R.,	\$3,900 00
On 20 shares Boston & Albany R. R.,	3,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	\$12,000	\$12,430 00	\$12,000 00
of Bangor, Me., 6s,	21,000	23,917 50	21,700 00
of Bay City, Mich., 8s,	1,000	1,270 00	1,000 00
of Brockton, Mass., 5s,	5,000	5,725 00	5,000 00
of Canton, Ohio, 4½s,	10,000	10,300 00	10,000 00
of Canton, Ohio, 5s,	44,000	47,355 00	44,000 00
of Chicago, Ill., 7s,	10,000	10,920 00	10,000 00*
of Cleveland, Ohio, 5s,	27,000	29,120 00	27,000 00
of Cleveland, Ohio, 6s,	45,000	46,415 00	46,000 00
of Dayton, Ohio, 4s,	10,000	10,100 00	10,000 00*
of Dayton, Ohio, 5s,	30,000	33,225 00	30,000 00*
of Dayton, Ohio, 6s,	29,000	30,740 00	29,000 00*
of Detroit, Mich., 6s,	2,000	2,420 00	2,000 00
of Detroit, Mich., 7s,	3,000	3,750 00	3,000 00
of Dover, N. H., 4s,	20,000	20,700 00	20,000 00
of Fall River, Mass., 4s,	25,000	26,000 00	25,000 00
of Fall River Mass., 4½s,	9,000	9,900 00	9,000 00
of Fall River, Mass., 5s,	10,000	10,300 00	10,000 00
of Fall River, Mass., 6s,	24,000	27,310 00	24,000 00
of Fort Wayne, Ind., 6s,	10,000	10,780 00	10,000 00

* Legal investments when made.

Salem Five Cents Savings Bank—Continued.

Detailed Statement of Public Funds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Gardiner, Me., 5s, .	\$10,000	\$10,150 00	\$10,000 00
of Grand Rapids, Mich., 4½s, .	50,000	54,250 00	50,000 00
of Holyoke, Mass., 4s, .	75,000	75,750 00	75,000 00
of Indianapolis, Ind., 4s, .	8,500	8,542 50	8,500 00
of Lawrence, Mass., 6s, .	2,000	2,180 00	2,000 00
of Lewiston, Me., 4½s, .	12,000	12,240 00	12,000 00
of Lewiston, Me., 5s, .	14,000	14,565 00	14,000 00
of Lewiston, Me., 6s, .	18,000	19,980 00	18,000 00
of Lynn, Mass., 6s, .	23,000	23,230 00	23,000 00
of Malden, Mass., 4s, .	10,800	10,890 00	10,800 00
of Marlborough, Mass., 4s, .	28,000	29,820 00	28,000 00
of Milwaukee, Wis., 7s, .	3,000	3,030 00	3,000 00
of Minneapolis, Minn., 4½s, .	26,000	29,245 00	28,100 00
of New Britain, Conn., 4s, .	9,000	9,225 00	9,000 00
of Newton, Mass., 6s, .	6,000	7,110 00	6,000 00
of New York, N. Y., 6s, .	2,100	2,562 00	2,100 00
of New York, N. Y., 7s, .	5,000	5,800 00	5,000 00
of Pawtucket, R. I., 5s, .	6,000	6,240 00	6,000 00*
of Peoria, Ill., 4½s, .	5,000	5,175 00	5,000 00
of Peoria, Ill., 7s, .	4,000	4,385 00	4,000 00
of Saginaw, Mich., 5s, .	15,500	15,857 50	15,500 00
of Salem, Mass., 4s, .	50,000	50,575 00	50,000 00
of Salem, Mass., 6s, .	3,000	3,180 00	3,000 00
of Scranton, Pa., 4½s, .	25,000	27,400 00	25,000 00
of Somerville, Mass., 4s, .	25,000	25,145 00	25,000 00
of Springfield, Mass., 6s, .	2,000	2,370 00	2,000 00
of Springfield, Mass., 7s, .	31,000	37,510 00	31,000 00
of Springfield, Ohio, 5s, .	15,000	15,900 00	15,000 00
of Waterbury, Conn., 7s, .	20,000	20,900 00	20,000 00
of Woburn, Mass., 4s, .	13,000	13,115 00	13,000 00
of Youngstown, Ohio, 5s, .	15,000	15,900 00	15,000 00
Town of Braintree, Mass., 4s, .	1,000	1,050 00	1,000 00
of Brookline, Mass., 7s, .	2,500	2,662 50	2,500 00
of Brookline, Mass., 5s, .	9,000	9,450 00	9,000 00
of Chicopee, Mass., 4½s, .	6,000	6,120 00	6,000 00
of Leominster, Mass., 4½s, .	7,000	7,420 00	7,000 00
of Lincoln, R. I., 4s, .	19,000	19,155 00	19,000 00
of Marblehead, Mass., 4s, .	7,000	7,175 00	7,000 00
of Rockland, Mass., 4s, .	7,000	7,035 00	7,000 00
of Wayland, Mass., 5s, .	1,500	1,545 00	1,500 00
of Westborough, Mass., 5s, .	2,000	2,160 00	2,000 00
of Winthrop, Mass., 5s, .	1,000	1,100 00	1,000 00
	\$941,900	\$999,772 00	\$945,700 00

* A legal investment when made.

Salem Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$12,600 00	\$10,000 00
100	Atlas National Bank, Boston, .	10,000	12,300 00	10,000 00
100	Blackstone N'l Bank, Boston, .	10,000	10,000 00	10,000 00
80	Boston Nat'l Bank, Boston, .	8,000	8,000 00	8,000 00
200	Boylston Nat'l Bank, Boston, .	20,000	26,400 00	20,000 00
150	Columbian N'l Bank, Boston, .	15,000	14,550 00	15,000 00
114	Continental N'l Bank, Boston, .	11,400	12,312 00	11,400 00
133	Eliot National Bank, Boston, .	13,300	17,290 00	13,300 00
73	Everett Nat'l Bank, Boston, .	7,300	5,840 00	7,300 00
50	Faneuil Hall Nat'l B'k, Boston, .	5,000	6,650 00	5,000 00
25	First National Bank, Boston, .	2,500	5,975 00	2,500 00
91	Freeman's Nat'l Bank, Boston, .	9,100	8,190 00	9,100 00
200	Globe National Bank, Boston, .	20,000	17,000 00	20,000 00
70	Hamilton N'l Bank, Boston, .	7,000	7,490 00	7,000 00
97	Howard Nat'l Bank, Boston, .	9,700	9,409 00	9,700 00
40	Lincoln National B'k, Boston, .	4,000	3,080 00	4,000 00
100	Manufacturers' N'l B'k, Boston, .	10,000	10,000 00	10,000 00
22	Market National Bank, Boston, .	2,200	1,760 00	2,200 00
135	Massachusetts N'l B'k, Boston, .	13,500	11,475 00	13,500 00
333	Merchants' N'l B'k, Boston, .	33,300	53,280 00	33,300 00
50	Mt. Vernon N'l Bank, Boston, .	5,000	5,700 00	5,000 00
165	N'l B'k of Commerce, Boston, .	16,500	18,315 00	16,500 00
170	National Bank of the Common- wealth, Boston, .	17,000	23,630 00	17,000 00
117	N'l B'k of No. America, Boston, .	11,700	12,402 00	11,700 00
20	N'l B'k of Redemption, Boston, .	2,000	2,420 00	2,000 00
83	National City Bank, Boston, .	8,300	6,723 00	8,300 00
100	National Eagle Bank, Boston, .	10,000	8,200 00	10,000 00
85	N'l Hide & Leather B'k, Boston, .	8,500	9,010 00	8,500 00
204	Nat'l Revere Bank, Boston, .	20,400	18,768 00	20,400 00
69	National Union Bank, Boston, .	6,900	9,246 00	6,900 00
33	Nat'l Webster Bank, Boston, .	3,300	3,432 00	3,300 00
91	New England N'l B'k, Boston, .	9,100	14,378 00	9,100 00
200	North Nat'l Bank, Boston, .	20,000	21,400 00	20,000 00
64	Old Boston N'l Bank, Boston, .	6,400	6,976 00	6,400 00
75	Second Nat'l Bank, Boston, .	7,500	13,350 00	7,500 00
57	Shawmut N'l Bank, Boston, .	5,700	6,270 00	5,700 00
95	Shoe & Leather N'l B'k, Boston, .	9,500	8,550 00	9,500 00
50	State Nat'l Bank, Boston, .	5,000	5,600 00	5,000 00
75	Suffolk Nat'l Bank, Boston, .	7,500	7,800 00	7,500 00
300	Third National Bank, Boston, .	30,000	27,300 00	30,000 00
100	Tremont Nat'l Bank, Boston, .	10,000	8,900 00	10,000 00
60	First National Bank, Chelsea, .	6,000	6,300 00	6,000 00
460	Asiatic National Bank, Salem, .	13,800	13,800 00	13,800 00
25	First National Bank, Salem, .	2,500	2,200 00	2,500 00
200	Mercantile Nat'l Bank, Salem, .	20,000	21,600 00	20,000 00
300	Merchants' Nat'l Bank, Salem, .	15,000	20,100 00	15,000 00
100	National Exchange B'k, Salem, .	10,000	9,700 00	10,000 00
250	Naumkeag N'l Bank, Salem, .	25,000	32,500 00	25,000 00
260	Salem National Bank, Salem, .	26,000	31,460 00	26,000 00
		\$559,900	\$629,631 00	\$559,900 00

Salem Five Cents Savings Bank—Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$1,000	\$1,140 00	\$1,000 00
Boston & Lowell R.R. 4s, . . .	80,000	81,600 00	80,000 00
Boston & Lowell R.R. 5s, . . .	4,000	4,160 00	4,000 00
Boston & Lowell R.R. 6s, . . .	6,000	6,060 00	6,000 00
Boston & Maine R.R. 4½s, . . .	25,000	28,875 00	25,000 00
Boston, Winthrop & Shore R.R. 5s,	10,000	10,650 00	10,000 00
Cheshire R.R. 6s,	2,000	2,100 00	2,000 00
Concord & Montreal R.R. 4s, . .	25,000	26,000 00	25,000 00
Danbury & Norwalk R.R. 5s, . .	10,000	11,800 00	10,000 00
Eastern R.R. 6s,	42,300	50,760 00	42,300 00
Fitchburg R.R. 4½s,	100,000	101,000 00	100,000 00
Leeds & Farmington R.R. 6s, . .	25,000	25,250 00	25,000 00
Maine Central R.R. 6s,	2,000	2,180 00	2,000 00
Old Colony R.R. 4½s,	30,000	31,500 00	30,000 00
Old Colony R.R. 6s,	74,000	76,110 00	74,000 00
Providence & Worcester R.R. 6s, .	55,000	56,925 00	55,000 00
Salem & Lowell R.R. 6s,	1,000	1,055 00	1,000 00
	\$492,300	\$517,165 00	\$492,300 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$57,293 32	2 per cent.	\$577,000 00	4½ per cent.	\$128,500 00	5½ per cent.
35,000 00	3 “	25,000 00	4¾ “	129,285 00	6 “
25,000 00	3½ “	468,300 00	4½ “	18,600 00	6½ “
50,000 00	3¾ “	49,700 00	4¾ “	6,500 00	7 “
24,289 59	3⅝ “	730,850 00	5 “	21,530 00	7⅞ “
807,117 00	4 “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$2,700 00
Assessed value of the same,	1,700 00
Net income received from same during year ending Oct 31, 1895,	110 00
Number of loans which are of an amount not exceeding \$3,000 each,	304
Aggregate amount of the same,	413,907 00
Total number of loans upon real estate,	344
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	232,118 99
Times for the dividends fixed by the by-laws: February 1 and August 1.	
Rate and amount of each semi-annual dividend } 2 per cent., \$86,064 05 }	175,243 74
during the year ending Oct. 31, 1895, } 2 per cent., 89,179 69 }	
Number of accounts opened during the year ending Oct. 31, 1895,	2,651
Number of accounts closed during the year ending Oct. 31, 1895,	1,617
Total number of open accounts Oct. 31, 1895,	14,078

Salem Five Cents Savings Bank—Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$10,763 28
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	980,804 04
Number of same,	14,800
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	791,511 24
Number of same,	9,466
Date of examination by commissioner: July 2.	

SEAMEN'S SAVINGS BANK—PROVINCETOWN.

Incorporated April 14, 1851. Present number of corporators, 147.

LYSANDER N. PAINE, *President.*

WILLIAM H. YOUNG, *Treasurer.*

WILLIAM H. YOUNG, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LYSANDER N. PAINE,

LAUREN YOUNG,

ATKINS NICKERSON,

A. L. PUTNAM,

JAMES A. SMALL.

Open for business every business day, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$72,000 00	Deposits,	\$491,360 91
Bank stock as per schedule, .	93,040 84	Guaranty fund, .	18,145 05
Loans on bank stock,	2,060 00	Profit and loss account,	6,978 93
Railroad bonds as per schedule, .	25,787 50	Surplus,	1,441 57
Real estate (for banking purposes),	11,300 00		
Real estate by foreclosure, . .	31,915 15		
Loans on real estate,	230,962 18		
Loans on personal security, .	31,077 13		
Loans to counties, cities or towns (notes),	7,860 00		
Loans on depositors' books, .	80 00		
Deposits in banks, on interest, .	7,775 98		
Furniture and safes,	1,975 00		
Cash on hand,	2,092 68		
	<u>\$517,926 46</u>		<u>\$517,926 46</u>

Cash on Deposit in Banks, amount in each:—

National Revere Bank, Boston,	\$2,750 72
First National Bank, Provincetown,	5,025 26

Loans on Bank Stock, amount on each:—

On 5 shares Middleborough National Bank, Middleborough,	\$400 00
On 8 shares First Ward National Bank, Boston,	800 00
On 14 shares First National Bank, Provincetown,	860 00

Seamen's Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s, . . .	\$6,500	\$6,637 50	\$6,500 00
of Bangor, Me., 6s, . . .	2,000	2,150 00	2,000 00
of Burlington, Vt., 4s, . . .	5,000	5,125 00	5,000 00
of Canton, Ohio, 5s, . . .	3,000	3,195 00	3,000 00
of Chelsea, Mass., 4s, . . .	10,000	10,350 00	10,000 00
of Chicago, Ill., 7s, . . .	1,000	1,110 00	1,000 00*
of Cleveland, Ohio, 4½s, . . .	5,000	5,175 00	5,000 00
of Cleveland, Ohio, 5s, . . .	5,000	5,400 00	5,000 00
of Dayton, Ohio, 5s, . . .	3,000	3,225 00	3,000 00*
of Dubuque, Iowa, 5s, . . .	3,000	3,390 00	3,000 00
of Fort Wayne, Ind., 6s, . . .	3,000	3,210 00	3,000 00
of Lewiston, Me., 5s, . . .	1,000	1,020 00	1,000 00
of Lewiston, Me., 6s, . . .	2,000	2,230 00	2,000 00
of Milwaukee, Wis., 5s, . . .	5,000	5,700 00	5,000 00
of Quincy, Mass., 4s, . . .	1,500	1,560 00	1,500 00
of Saginaw, Mich., 5s, . . .	3,000	3,240 00	3,000 00
of Sioux City, Iowa, 4½s, . . .	3,000	3,135 00	3,000 00
Town of Barnstable, Mass., 4s, . . .	10,000	10,375 00	10,000 00
	\$72,000	\$76,227 50	\$72,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston, .	\$2,500	\$3,081 25	\$3,175 00
13	Blackstone N'l Bank, Boston, .	1,300	1,300 00	1,300 00
76	Boston Nat'l Bank, Boston, .	7,600	7,600 00	7,600 00
50	Central Nat'l Bank, Boston, .	5,000	6,500 00	7,882 50
15	Continental N'l Bank, Boston, .	1,500	1,620 00	1,878 75
50	Eliot National Bank, Boston, .	5,000	6,650 00	6,000 00
50	Everett Nat'l Bank, Boston, .	5,000	4,250 00	6,575 00
45	Freeman's Nat'l Bank, Boston, .	4,500	4,061 25	4,500 00
25	Globe Nat'l Bank, Boston, .	2,500	2,125 00	3,562 50
15	Howard Nat'l Bank, Boston, .	1,500	1,455 00	1,500 00
25	Manufacturers' N'l B'k, Boston, .	2,500	5,712 25	2,871 88
10	Market Nat'l Bank, Boston, .	1,000	950 00	1,190 00
50	Mt. Vernon N'l Bank, Boston, .	5,000	5,700 00	6,250 00
50	N'l B'k of the Republic, Boston, .	5,000	7,606 25	5,541 67
69	National Revere Bank, Boston, .	6,900	6,417 00	7,592 62
20	Old Boston N'l Bank, Boston, .	2,000	2,185 00	3,300 00
17	Second Nat'l Bank, Boston, .	1,700	3,043 00	1,700 00
26	State National Bank, Boston, .	2,600	2,938 00	2,600 00
30	Suffolk Nat'l Bank, Boston, .	3,000	3,150 00	4,187 50

Seamen's Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	Tremont Nat'l Bank, Boston, .	\$4,500	\$4,005 00	\$5,473 42
5	Home Nat'l Bank, Brockton, .	500	950 00	540 00
10	Blue Hill N'l Bank, Milton, .	1,000	1,110 00	1,000 00
54	First N'l Bank, Provincetown,	5,400	6,210 00	6,820 00
		\$77,500	\$88,619 00	\$93,040 84

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	\$1,000	\$1,030 00	\$1,000 00
Fitchburg R.R. 4s,	5,000	5,025 00	4,787 50
Fitchburg R.R. 5s,	10,000	10,500 00	10,000 00
Maine Central R.R. 4½s,	2,000	2,160 00	2,000 00
Maine Central R.R. 5s,	2,000	2,260 00	2,000 00
Vermont & Massachusetts R.R. 5s, .	6,000	6,420 00	6,000 00
	\$26,000	\$27,395 00	\$25,787 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,750 72	2 per cent.	\$69,260 00	5 per cent.	\$148,598 31	6 per cent.
5,025 26	2½ “	4,000 00	5½ “	4,000 00	6½ “
3,500 00	4½ “	42,300 00	5½ “	381 00	7 “

Amount invested in real estate for banking purposes,	\$11,300 00
Estimated value of the same,	11,300 00
Assessed value of the same,	8,450 00
Net income received from same during year ending Oct. 31, 1895,	278 64
Value, by books, of other real estate held or owned by foreclosure or otherwise,	31,915 15
Assessed value of the same,	23,350 00
Net income received from same during year ending Oct. 31, 1895,	817 26
Number of loans which are of an amount not exceeding \$3,000 each, . .	198
Aggregate amount of the same,	156,349 79
Total number of loans upon real estate,	146

Seamen's Savings Bank—Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	\$24,088 23
Times for the dividends fixed by the by-laws: Friday preceding third Monday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$8,799 36 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 9,182 16 }	17,981 52
Number of accounts opened during the year ending Oct. 31, 1895,	225
Number of accounts closed during the year ending Oct. 31, 1895,	182
Total number of open accounts Oct. 31, 1895,	2,014
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	2,448 59
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	84,514 79
Number of same,	1,167
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	74,812 68
Number of same,	1,276
Date of examination by commissioner: July 16.	

SECURITY SAVINGS BANK—WEST BOYLSTON.

Incorporated March 6, 1888. Present number of corporators, 50.

GEO. F. HOWE, *President.*

GEO. L. HYDE, *Treasurer.*

LOUIS CUTTING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEO. F. HOWE,

JOHN C. HASTINGS,

HENRY O. SAWYER,

A. N. WHITING,

WILLIAM R. WALKER.

Open for business every business day, except Saturday, 8 to 11 A.M.; 2 to 4 P.M.;
Saturday, 8 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . . .	\$2,438 00	Deposits,	\$30,618 45
Loans on real estate,	20,850 00	Guaranty fund,	323 83
Loans on personal security,	6,325 00	Profit and loss account,	895 56
Deposits in banks, on interest,	2,164 92		
Cash on hand,	59 92		
	<hr/> \$31,837 84		<hr/> \$31,837 84

Cash on Deposit in Bank:—

Citizens' National Bank, Worcester, \$2,164 92*

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	N'l B'k of Commerce, Boston,	\$500	\$560 00	\$647 50
2	N'l B'k of Redemption, Boston,	200	242 00	260 50
10	National City Bank, Boston, .	1,000	810 00	902 50
5	State National Bank, Boston, .	500	555 00	627 50
		<hr/> \$2,200	<hr/> \$2,167 00	<hr/> \$2,438 00

* Since reduced within the legal limit.

Security Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,164 92 1,500 00	3 per cent. 4 “	\$13,925 00 1,450 00	5 per cent. 5½ “	\$10,300 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, .	23	
Aggregate amount of the same,		\$18,675 00
Total number of loans upon real estate,	16	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		1,548 28
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$551 69 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 548 93 }		1,100 62
Number of accounts opened during the year ending Oct. 31, 1895, .	24	
Number of accounts closed during the year ending Oct. 31, 1895, .	6	
Total number of open accounts Oct. 31, 1895,	188	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		106 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		6,372 22
Number of same,	132	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		6,137 82
Number of same,	85	
Date of examination by commissioners: May 21.		

SHELBURNE FALLS SAVINGS BANK — SHELBURNE FALLS.

Incorporated March 28, 1855. Present number of corporators, 34.

F. A. BALL, *President*.

A. K. HAWKS, *Treasurer*.

HERBERT NEWELL, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

A. W. WARD,

F. R. PRATT,

A. K. HAWKS.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$309,000 00	Deposits, . . .	\$964,373 82
Bank stock as per schedule, .	31,400 00	Guaranty fund, .	50,000 00
Loans on bank stock, . . .	5,600 00	Profit and loss account, . . .	26,769 54
Railroad bonds, as per schedule, .	165,000 00		
Loans on real estate, . . .	414,127 00		
Loans on personal security, .	79,233 00		
Deposits in banks, on interest, .	36,653 85		
Cash on hand,	79 51		
	<hr/> \$1,041,143 36		<hr/> \$1,041,143 36

Cash on Deposit in Banks, amount in each: —

Mechanics' National Bank, Boston,	\$16,559 25
City National Bank, Holyoke,	10,000 00
Park National Bank, Holyoke,	10,094 60

Loans on Bank Stock, amount on each: —

On 25 shares Home National Bank, Holyoke,	\$2,000 00
On 20 shares Shelburne Falls National Bank, Shelburne Falls,	2,000 00
On 7 shares Shelburne Falls National Bank, Shelburne Falls,	700 00
On 5 shares Shelburne Falls National Bank, Shelburne Falls,	500 00
On 4 shares Shelburne Falls National Bank, Shelburne Falls,	400 00

Shelburne Falls Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass, 5s, . . .	\$22,000	\$25,300 00	\$22,000 00
of Burlington, Vt., 4s, . . .	40 000	41,600 00	40,000 00
of Fall River, Mass, 6s, . . .	10,000	11,800 00	10,000 00
of Fitchburg, Mass, 4s, . . .	30,000	31,400 00	30,000 00
of Lynn, Mass., 4s, . . .	10,000	10,300 00	10,000 00
of Lynn, Mass., 5s, . . .	10,000	11,000 00	10,000 00
of New Bedford, Mass., 4s, . . .	15,000	15,400 00	15,000 00
of Pittsfield, Mass., 4s, . . .	30,000	31,200 00	30,000 00
of Providence, R. I., 4s, . . .	10,000	11,200 00	10,000 00
of Providence, R. I., 5s, . . .	20,000	23,000 00	20,000 00
of Springfield, Ohio, 5s, . . .	12,000	12,440 00	12,000 00
of Stamford, Conn., 4s, . . .	20,000	20,800 00	20,000 00
of Taunton, Mass, 4s, . . .	20,000	20,700 00	20,000 00
of Woonsocket, R. I., 4s, . . .	20,000	20,500 00	20,000 00
of Worcester, Mass., 4s, . . .	20,000	22,000 00	20,000 00
of Youngstown, Ohio, 5s, . . .	15,000	15,750 00	15,000 00
United States 4s,	5,000	6,100 00	5,000 00
	\$309,000	\$330,490 00	\$309,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	South End Nat'l B'k., Boston,	\$5,000	\$3,500 00	\$5,000 00
46	Conway Nat'l Bank, Conway,	4,600	4,600 00	4,600 00
50	Adams N'l B'k, North Adams,	5,000	6,000 00	5,000 00
30	First N'l Bank, Northampton,	3,000	3,600 00	3,000 00
138	Shelburne Falls Nat'l Bank, Shelburne Falls,	13,800	17,250 00	13,800 00
		\$31,400	\$34,950 00	\$31,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$20,200 00	\$20,000 00
Boston & Maine R.R. 4s, . . .	20,000	20,800 00	20,000 00
Concord & Montreal R.R. 4s, . . .	10,000	10,400 00	10,000 00
Fitchburg R.R. 5s,	40,000	42,150 00	40,000 00

Shelburne Falls Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$10,000	\$10,000 00	\$10,000 00
Maine Central R.R. 7s,	15,000	20,250 00	15,000 00
N. Y. & N. E. R.R. (terminal) 4s,	10,000	10,000 00	10,000 00
Old Colony R.R. 4s,	10,000	10,600 00	10,000 00
Vermont & Massachusetts R.R. 5s,	20,000	21,400 00	20,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,200 00	10,000 00
	\$165,000	\$176,000 00	\$165,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,559 25	3 per cent.	\$21,000 00	4½ per cent.	\$2,000 00	6 per cent.
20,094 60	4 "	476,010 00	5 "		

Number of loans which are of an amount not exceeding \$3,000 each, .	320	
Aggregate amount of the same,		\$247,481 00
Total number of loans upon real estate,	297	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		49,880 61
Times for the dividends fixed by the by-laws: April 10 and October 10.		
Rate and amount of each semi-annual dividend { 2 per cent, \$18,035 38 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 18,489 17 }		36,524 55
Number of accounts opened during the year ending Oct. 31, 1895, .	439	
Number of accounts closed during the year ending Oct. 31, 1895, .	482	
Total number of open accounts Oct. 31, 1895,	3,653	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		2,091 71
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		167,268 00
Number of same,	2,283	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		157,399 62
Number of same,	1,834	
Date of examination by commissioners: April 2.		

SOMERVILLE SAVINGS BANK — SOMERVILLE.

Incorporated Feb. 24, 1885. Present number of corporators, 23.

ALBION A. PERRY, *President.*

FREDERIC W. STONE, *Treasurer.*

FREDERIC W. STONE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SILAS H. HOLLAND,

PHILIP EBERLE,

WILLIAM VEAZIE,

ALBION A. PERRY,

J. WALTER SANBORN.

Open for business every business day, 10 A.M. to 1 P.M.; also Monday, 7.30 to 8.30 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$81,600 00	Deposits,	\$520,534 07
Loans on public funds,	5,000 00	Guaranty fund,	5,700 00
Bank stock as per schedule,	3,000 00	Interest account,	9,509 52
Loans on bank stock,	5,000 00	Profit and loss ac-	
Railroad bonds as per schedule,	23,992 50	count,	2,029 18
Loans on real estate,	349,070 00		
Loans on personal security,	30,300 00		
Deposits in banks, on interest,	32,656 29		
Expense account,	1,134 74		
Premium account,	5,877 39		
Cash on hand,	141 85		
	<u>\$537,772 77</u>		<u>\$537,772 77</u>

Cash on Deposit in Banks, amount in each: —

Market National Bank, Boston,	\$16,736 65
National Security Bank, Boston,	4,022 58
Somerville National Bank, Somerville,	11,597 06

Loan on Public Funds: —

On \$2,000 United States 4s,	} \$5,000 00
On \$3,000 City of Cambridge, Mass., 6s,	

Loan on Bank Stock: —

On 50 shares Fourth National Bank, Boston,	\$5,000 00
--	------------

Somerville Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	\$3,000	\$3,320 00	\$3,000 00
of Bridgeport, Conn., 4s,	2,000	2,100 00	2,000 00
of Brockton, Mass., 4s,	3,600	3,798 00	3,600 00
of Boston, Mass., 4s,	5,000	5,600 00	5,000 00
of Buffalo, N. Y., 7s,	1,000	1,600 00	1,000 00
of Cambridge, Mass., 4s,	1,000	1,080 00	1,000 00
of Cleveland, Ohio, 6s,	1,000	1,055 00	1,000 00
of Dayton, Ohio, 5s,	3,000	3,240 00	3,000 00*
of Everett, Mass., 4s,	2,000	2,120 00	2,000 00
of Fall River, Mass., 6s,	1,000	1,170 00	1,000 00
of Grand Rapids, Mich., 4½s,	2,000	2,200 00	2,000 00
of Indianapolis, Ind., 4s,	3,000	3,090 00	3,000 00
of Lewiston, Me., 4s,	1,000	1,025 00	1,000 00
of Milwaukee, Wis., 5s,	2,000	2,300 00	2,000 00
of Meriden, Conn., 4s,	2,000	2,060 00	2,000 00
of Newburyport, Mass., 4s,	2,000	2,100 00	2,000 00
of New London, Conn., 4s,	4,000	4,220 00	4,000 00
of Newton, Mass., 4s,	2,000	2,140 00	2,000 00
of Sioux City, Iowa, 4½s,	3,000	3,120 00	3,000 00
of Sioux City, Iowa, 6s,	2,000	2,020 00	2,000 00
of Somerville, Mass., 4s,	6,000	6,085 00	6,000 00
of Terre Haute, Ind., 4s,	3,000	3,030 00	3,000 00
of Waterbury, Conn., 4s,	2,000	2,095 00	2,000 00
of Woonsocket, R. I., 4s,	3,000	3,060 00	3,000 00
Town of Foxborough, Mass., 4s,	3,000	3,135 00	3,000 00
of Mansfield, Mass., 4s,	1,000	1,040 00	1,000 00
of North Easton, Mass. (Village District, 4s,	2,000	2,040 00	2,000 00
of Pepperell, Mass., 4s,	3,000	3,030 00	3,000 00
of Provincetown, Mass., 4s,	2,000	2,100 00	2,000 00
of Rockport, Mass., 4s,	3,000	3,060 00	3,000 00
of Stoughton, Mass., 4s,	4,000	4,160 00	4,000 00
of Wellesley, Mass., 4s,	1,000	1,035 00	1,000 00
County of Aroostook, Me., 4½s,	3,000	3,150 00	3,000 00*
	\$81,600	\$86,378 00	\$81,600 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Market Nat'l Bank, Boston,	\$2,000	\$1,600 00	\$2,000 00
10	Merchants' N'l B'k, Boston,	1,000	1,600 00	1,000 00
		\$3,000	\$3,200 00	\$3,000 00

Somerville Savings Bank—Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$1,000	\$1,140 00	\$1,000 00
Boston & Maine R.R. 4½s,	3,000	3,465 00	3,000 00
Boston, Winthrop & Shore R.R. 5s,	3,000	3,210 00	3,000 00
Concord & Montreal R.R. 4s,	1,000	1,040 00	1,000 00
Fitchburg R.R. 4s,	3,000	3,015 00	2,992 50
Fitchburg R.R. 5s,	2,000	2,140 00	2,000 00
Maine Central R.R. 7s,	4,000	4,870 00	4,000 00
Old Colony R.R. 4s,	2,000	2,160 00	2,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	4,000	4,760 00	4,000 00
Vermont & Massachusetts R.R. 5s,	1,000	1,070 00	1,000 00
	\$24,000	\$26,870 00	\$23,992 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,919 64	2 per cent.	\$10,000 00	4½ per cent.	\$36 720 00	5½ per cent.
16,736 65	2½ “	314,300 00	5 “	12,850 00	6 “
15,500 00	4 “				

Number of loans which are of an amount not exceeding \$3,000 each, 151
 Aggregate amount of the same, \$244,220 00
 Total number of loans upon real estate, 131
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1895, 22,157 06
 Times for the dividends fixed by the by-laws: June 1 and December 1.
 Rate and amount of each semi-annual dividend { 1½ per cent., \$5,569 82 }
 during the year ending Oct. 31, 1895, . . . { 2 per cent., 8,354 53 } 13,924 35
 Number of accounts opened during the year ending Oct. 31, 1895, . . . 937
 Number of accounts closed during the year ending Oct. 31, 1895, . . . 547
 Total number of open accounts Oct. 31, 1895, 2,849
 Total expenses of the corporation for the year ending Oct. 31, 1895 (ex-
 clusive of taxes), 1,691 73
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1895, 258,919 07
 Number of same, 5,605
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1895, 180,806 84
 Number of same, 3,000
 Date of examination by commissioners: January 4.

SOUTH ADAMS SAVINGS BANK—ADAMS.

Incorporated May 1, 1869. Present number of corporators, 33.

J. C. CHALMERS, *President*.

H. H. WELLINGTON, *Treasurer*.

WILLIAM S. JENKS, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

DANIEL BURT,

GEO. H. HOLDEN,

H. H. WELLINGTON,

A. J. BUCKLIN,

N. H. BIXBY.

Open for business every business day, 9 A.M. to 12 30 P.M.; 1.30 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$162,500 00	Deposits,	\$646,910 85
Bank stock as per schedule,	61,600 00	Guaranty fund,	35,000 00
Loans on bank stock,	500 00	Interest account,	6,435 13
Railroad bonds as per schedule,	109,000 00	Profit and loss account,	12,934 99
Real estate by foreclosure,	236 18		
Loans on real estate,	266,400 00		
Loans on personal security,	50,855 00		
Loans to counties, cities or towns (notes),	13,400 00		
Deposits in banks, on interest,	11,466 30		
Deposits in banks, not on interest,	2,502 11		
Expense account,	920 11		
Unpaid interest account,	4,709 00		
Tax account,	2,377 27		
Cash on hand,	14,815 00		
	<hr/> \$701,280 97		<hr/> \$701,280 97

Cash on Deposit in Banks, amount in each:—

First National Bank, Adams,	\$13,966 30
Third National Bank, Boston,	2 11

Loan on Bank Stock:—

On 5 shares First National Bank, Adams,	\$500 00
---	----------

South Adams Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$20,000	\$22,500 00	\$20,000 00
of Boston, Mass., 5s, . . .	3,000	3,450 00	3,000 00
of Boston, Mass., 6s, . . .	2,000	2,375 00	2,000 00
of Cleveland, Ohio, 5s and 6s, . . .	5,000	5,335 00	5,000 00
of Dayton, Ohio, 5s, . . .	5,000	5,900 00	5,000 00*
of East Saginaw, Mich., 5s, . . .	1,000	1,085 00	1,000 00
of Fall River, Mass., 5s, . . .	4,000	4,275 00	4,000 00
of Fall River, Mass., 6s, . . .	6,000	6,650 00	6,000 00
of Lewiston, Me., 5s, . . .	2,000	2,050 00	2,000 00
of Milwaukee, Wis., 5s, . . .	1,500	1,717 00	1,500 00
of Pawtucket, R. I., 4s, . . .	5,000	5,192 50	5,000 00*
of Providence, R. I., 5s, . . .	7,000	8,190 00	7,000 00
of Salem, Mass., 5s, . . .	1,000	1,120 00	1,000 00
of Somerville, Mass., 5s, . . .	5,000	5,087 50	5,000 00
of Springfield, Mass., 6s, . . .	1,000	1,250 00	1,000 00
of Springfield, Ohio, 4½s, . . .	2,000	2,235 00	2,000 00
of Springfield, Ohio, 5s, . . .	8,000	9,040 00	8,000 00
of Taunton, Mass., 6s, . . .	1,000	1,025 00	1,000 00
of Worcester, Mass., 4s, . . .	2,000	2,360 00	2,000 00
of Worcester, Mass., 5s, . . .	5,000	5,675 00	5,000 00
Town of Adams, Mass., 5s, . . .	45,000	50,118 40	45,000 00
of Brookline, Mass., 7s, . . .	500	550 00	500 00
of Marblehead, Mass., 5s, . . .	5,000	5,650 00	5,000 00
District of Columbia 5s, . . .	23,000	24,450 00	23,000 00
District of Columbia 6s, . . .	2,500	2,900 00	2,500 00
	\$162,500	\$180,180 40	\$162,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
173	First National Bank, Adams, . .	\$17,300	\$23,787 50	\$17,300 00
83	Lincoln Nat'l Bank, Boston, . .	8,300	6,640 00	8,300 00
50	Third National Bank, Boston, .	5,000	4,500 00	5,000 00
20	Conway Nat'l Bank, Conway, . .	2,000	2,400 00	2,000 00
50	First N'l Bank, Easthampton, . .	5,000	7,000 00	5,000 00
16	Franklin County Nat'l Bank, Greenfield,	1,600	1,600 00	1,600 00
25	Lee National Bank, Lee, . . .	2,500	3,500 00	2,500 00
10	Lenox National Bank, Lenox, . .	1,000	1,200 00	1,000 00
35	Adams N'l B'k, North Adams, . .	3,500	4,500 00	3,500 00

South Adams Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Berkshire N'l B'k, No. Adams,	\$7,500	\$7,725 00	\$7,500 00
13	First N'l Bank, Newburyport,	1,300	1,600 00	1,300 00
5	Third Nat'l Bank, Pittsfield,	500	1,000 00	500 00
5	Williamstown National Bank,			
	Williamstown,	500	575 00	500 00
16	First National Bank, Woburn,	1,600	2,080 00	1,600 00
40	First Nat'l Bank, Worcester,	4,000	7,500 00	4,000 00
		\$61,600	\$75,607 50	\$61,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$7,000	\$7,980 00	\$7,000 00
Boston & Lowell R.R. 4s,	8,000	8,350 00	8,000 00
Boston & Lowell R.R. 5s,	11,000	11,495 00	11,000 00
Boston & Lowell R.R. 6s,	1,000	1,040 00	1,000 00
Boston & Maine R.R. 4s,	10,000	10,550 00	10,000 00
Fitchburg R.R. 4s,	5,000	5,062 50	5,000 00
Fitchburg R.R. 5s,	15,000	15,897 50	15,000 00
Leeds & Farmington R.R. 6s,	5,000	5,200 00	5,000 00
Maine Central R.R. 4½s,	5,000	5,350 00	5,000 00
Maine Central R.R. 5s,	2,000	2,260 00	2,000 00
Old Colony R.R. 4½s,	1,000	1,055 00	1,000 00
Old Colony R.R. 6s,	9,000	9,500 00	9,000 00
Penobscot Shore Line R.R. 4s,	5,000	5,200 00	5,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	5,625 00	5,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,850 00	10,000 00
Worcester, Nashua & Rochester R.R. 4s,	10,000	10,325 00	10,000 00
	\$109,000	\$115,740 00	\$109,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,466 30	2½ per cent.	\$91,900 00	5 per cent.	\$230,105 00	6 per cent.
3,500 00	4 “	2,500 00	5½ “	150 00	7 “
3,000 00	4½ “				

South Adams Savings Bank—Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$236 18
Assessed value of the same,	600 00
Number of loans which are of an amount not exceeding \$3,000 each, 193	
Aggregate amount of the same,	190,255 00
Total number of loans upon real estate,	188
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	36,819 72
Times for the dividends fixed by the by-laws: first Thursday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$12,529 16 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 12,477 54 }	25,006 70
Number of accounts opened during the year ending Oct. 31, 1895,	247
Number of accounts closed during the year ending Oct. 31, 1895,	185
Total number of open accounts Oct. 31, 1895,	2,026
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	2,696 82
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	102,226 79
Number of same,	1,547
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	121,325 68
Number of same,	1,265
Date of examination by commissioner: June 10.	

SOUTHBRIDGE SAVINGS BANK — SOUTHBRIDGE.

* Incorporated April 20, 1848. Present number of corporators, 64.

ROBERT H. COLE, *President.*

JOHN A. HALL, *Treasurer.*

JOHN A. HALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROBERT H. COLE,

JACOB BOOTH,

F. L. CHAPIN,

C. D. PAIGE,

GEO. W. WELLS.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday,
9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$281,000 00	Deposits,	\$1,749,370 76
Loans on public funds,	50,000 00	Guaranty fund,	83,400 00
Bank stock as per schedule,	64,759 88	Interest account,	25,200 75
Loans on bank stock,	4,500 00	Profit and loss ac-	
Railroad bonds as per schedule, . .	280,000 00	count,	12,244 20
Real estate (for banking pur-			
poses),	33,000 00		
Loans on real estate,	432,060 00		
Loans on personal security,	578,255 00		
Loans to counties, cities or towns			
(notes),	73,620 00		
Loans on depositors' books,	2,865 00		
Deposits in banks, on interest, . .	66,155 18		
Expense account,	1,442 94		
Cash on hand,	2,557 71		
	<hr/>		<hr/>
	\$1,870,215 71		\$1,870,215 71

Cash on Deposit in Banks, amount in each :—

Southbridge National Bank, Southbridge,	\$42,000 00
Pynchon National Bank, Springfield,	11,194 50
City National Bank, Worcester,	12,960 68

Loan on Public Funds :—

On \$51,000 City of Medford, Mass., 4s,	\$50,000 00
---	-------------

Loan on Bank Stock :—

On 47 shares Southbridge National Bank, Southbridge,	\$4,500 00
--	------------

Southbridge Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s, . .	\$10,000	\$11,400 00	\$10,000 00
of Cleveland, Ohio, 5s, . .	20,000	21,200 00	20,000 00
of Dayton, Ohio, 5s, . .	20,000	21,800 00	20,000 00*
of Fall River, Mass., 4½s, . .	15,000	16,500 00	15,000 00
of Fall River, Mass., 6s, . .	11,000	13,000 00	11,000 00
of Grand Rapids, Mich., 4½s, . .	10,000	11,000 00	10,000 00
of Holyoke, Mass., 6s, . .	20,000	21,600 00	20,000 00
of Milwaukee, Wis., 5s, . .	10,000	11,300 00	10,000 00
of New Bedford, Mass., 5s, . .	10,000	10,850 00	10,000 00
of New Bedford, Mass., 6s, . .	5,000	6,250 00	5,000 00
of New Britain, Conn., 4s, . .	10,000	10,600 00	10,000 00
of Newton, Mass., 6s, . .	5,000	5,900 00	5,000 00
of Pawtucket, R. I., 5s, . .	20,000	20,800 00	20,000 00*
of Portland, Me., 6s, . .	10,000	12,500 00	10,000 00
of Providence, R. I., 5s, . .	5,000	5,350 00	5,000 00
of Salem, Mass., 5s, . .	10,000	11,000 00	10,000 00
of Scranton, Pa., 4½s, . .	10,000	11,100 00	10,000 00
of Somerville, Mass., 4½s, . .	10,000	10,500 00	10,000 00
of Waterbury, Conn., 4s, . .	10,000	10,550 00	10,000 00
of Waterbury, Conn., 7s, . .	10,000	10,400 00	10,000 00
Town of Beverly, Mass., 4s, . .	10,000	10,400 00	10,000 00
of Brookline, Mass., 4s, . .	20,000	21,250 00	20,000 00
of Methuen, Mass., 4s, . .	10,000	10,600 00	10,000 00
County of Aroostook, Me., 4½s, . .	10,000	10,500 00	10,000 00*
	\$281,000	\$306,350 00	\$281,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Atlas Nat'l Bank, Boston, . .	\$500	\$615 00	\$635 63
26	Blackstone N'l Bank, Boston, .	2,600	2,600 00	2,600 00
10	Boston National Bank, Boston,	1,000	1,000 00	1,150 00
18	Boylston National B'k, Boston,	1,800	2,358 00	1,800 00
5	Columbian N'l Bank, Boston, .	500	500 00	500 00
100	Freeman's Nat'l Bank, Boston,	10,000	9,000 00	13,400 00
10	N'l B'k of Commerce, Boston,	1,000	1,100 00	1,236 25
12	National City Bank, Boston, .	1,200	972 00	1,200 00
25	National Revere B'k, Boston, .	2,500	2,325 00	2,500 00
22	New England N'l B'k, Boston,	2,200	3,498 00	2,200 00

Southbridge Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Suffolk National Bank, Boston,	\$5,000	\$5,250 00	\$6,050 00
20	Washington N'l Bank, Boston,	2,000	2,160 00	2,000 00
16	Leicester N'l Bank, Leicester,	1,600	2,400 00	1,842 00
150	Southbridge National Bank, Southbridge,	15,000	18,750 00	16,290 00
60	Ware National Bank, Ware, .	6,000	6,300 00	6,960 00
18	City Nat'l Bank, Worcester, .	1,800	2,610 00	2,016 00
20	Quinsigamond National Bank, Worcester,	2,000	2,800 00	2,380 00
		\$56,700	\$64,238 00	\$64,759 88

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$20,600 00	\$20,000 00
Boston & Maine R.R. 4½s, . . .	50,000	57,750 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	21,100 00	20,000 00
Fitchburg R.R. 4s,	15,000	15,037 50	15,000 00
Fitchburg R.R. 5s,	50,000	55,000 00	50,000 00
Fitchburg R.R. 6s,	5,000	5,150 00	5,000 00
Maine Central R.R. 4½s,	40,000	43,200 00	40,000 00
Maine Central R.R. 7s,	10,000	13,600 00	10,000 00
Old Colony R.R. 4s,	25,000	26,750 00	25,000 00
St Johnsbur & Lake Champlain R.R. 5s,	25,000	29,750 00	25,000 00
Upper Coos R.R. 4½s,	20,000	21,000 00	20,000 00
	\$280,000	\$308,937 50	\$280,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$54,960 68	2 per cent.	\$63,700 00	4½ per cent.	\$167,100 00	5 per cent.
172,364 50	4 "	181,400 00	4½ "	44,350 00	5½ "
55,000 00	4½ "	4,200 00	4½ "	184,755 00	6 "
170,800 00	4½ "	108,825 00	4½ "		

Southbridge Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$33,000 00
Estimated value of the same,	33,000 00
Assessed value of the same,	21,000 00
Net income received from same during year ending Oct. 31, 1895,	878 32
Number of loans which are of an amount not exceeding \$3,000 each, 198	
Aggregate amount of the same,	193,205 00
Total number of loans upon real estate, 180	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	89,976 07
Times for the dividends fixed by the by-laws: first Wednesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$32,450 05 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 33,182 61 }	65,632 66
Number of accounts opened during the year ending Oct. 31, 1895,	402
Number of accounts closed during the year ending Oct. 31, 1895,	343
Total number of open accounts Oct. 31, 1895,	4,291
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	3,804 78
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	218,532 38
Number of same,	2,654
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	217,422 42
Number of same,	2,255
Date of examination by commissioners: June 24.	

SOUTH BOSTON SAVINGS BANK—SOUTH BOSTON.

Incorporated March 3, 1863. Present number of corporators, 68.

THOMAS HILLS, *President.*

EDWARD H. BARTON, *Treasurer.*

EDWARD H. BARTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS HILLS,	CHAS. T. GALLAGHER,
WILLIAM S. CROSBY,	JOSEPH C. STOREY,
SOLOMON A. WOODS,	CHAS. H. COLE,
DUDLEY PRAY,	HORACE MANSON,
GEORGE H. BOND.	

Open for business every business day, 9 A.M. to 3 P.M.; also Wednesday and Saturday, 7 to 9 P.M., for deposits only.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$388,095 00	Deposits,	\$3,104,560 33
Bank stock as per schedule, .	116,400 00	Guaranty fund, .	153,580 00
Railroad bonds as per schedule,	408,000 00	Profit and loss ac-	
Real estate (for banking pur-		count,	79,541 99
poses),	50,000 00		
Loans on real estate,	1,629,833 00		
Loans on personal security, .	608,500 00		
Loans to counties, cities or towns			
(notes),	20,000 00		
Deposits in banks, on interest, .	109,578 76		
Charges on mortgages, . . .	30 84		
Cash on hand,	7,244 72		
	\$3,337,682 32		\$3,337,682 32

Cash on Deposit in Banks, amount in each : —

Globe National Bank, Boston,	\$38,930 22
Howard National Bank, Boston,	33,823 45
Tremont National Bank, Boston,	15,382 16
Mattapan Deposit and Trust Company, South Boston,	21,442 93

South Boston Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$8,000	\$8,600 00	\$7,320 00
of Bay City, Mich., 5s,	25,000	28,625 00	25,000 00
of Boston, Mass., 4s,	45,000	49,750 00	45,000 00
of Cleveland, Ohio, 5s,	10,000	10,466 67	10,000 00
of Cleveland, Ohio, 6s,	10,000	10,440 00	10,000 00
of Dayton, Ohio, 5s,	16,000	18,466 67	16,000 00*
of Detroit, Mich., 6s,	9,000	11,115 00	9,000 00
of Everett, Mass., 4s,	20,000	21,466 67	20,000 00
of Fall River, Mass., 6s,	10,000	11,950 00	10,000 00
of Fort Wayne, Ind., 4½s,	10,000	10,724 67	10,000 00
of Haverhill, Mass., 4s,	26,000	27,733 37	26,000 00
of Lewiston, Me., 6s,	10,000	11,350 00	10,000 00
of New London, Conn., 7s,	10,000	11,433 33	10,000 00
of Norwich, Conn., 5s,	24,000	26,980 00	24,000 00
of Portland, Me., 6s,	15,000	18,900 00	13,775 00
of Saginaw, Mich., 4½s,	45,000	45,812 50	45,000 00
of Springfield, Ohio, 5s,	10,000	11,433 33	10,000 00
of Springfield, Mass., 7s,	3,000	3,647 50	3,000 00
Town of Ipswich, Mass., 4s,	30,000	32,050 00	30,000 00
of Orange, Mass., 4s,	10,000	10,483 34	10,000 00
of Winchester, Mass., 4s,	10,000	10,716 65	10,000 00
District of Columbia 5s,	4,000	4,266 67	4,000 00
of Columbia 6s,	3,000	3,570 00	3,000 00
of Columbia 7s,	7,000	8,493 33	7,000 00
County of Aroostook, Me., 4½s,	20,000	21,150 00	20,000 00*
	\$390,000	\$429,624 70	\$388,095 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
111	Atlas National Bank, Boston, .	\$11,100	\$13,680 75	\$11,100 00
60	Columbian N'l Bank, Boston, .	6,000	6,000 00	6,000 00
100	Eliot National Bank, Boston, .	10,000	13,300 00	10,000 00
100	Freeman's Nat'l Bank, Boston,	10,000	9,025 00	10,000 00
60	Globe National Bank, Boston,	6,000	5,115 00	6,000 00
20	Howard Nat'l Bank, Boston, .	2,000	1,940 00	2,000 00
45	Massachusetts N'l B'k, Boston,	4,500	3,825 00	4,500 00
75	N'l B'k of Commerce, Boston,	7,500	8,325 00	7,500 00
45	N'l B'k of No. America, Boston,	4,500	4,758 75	4,500 00
25	N'l B'k of the Republic, Boston,	2,500	3,803 13	2,500 00

South Boston Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
89	Nat'l Webster Bank, Boston, .	\$8,900	\$9,256 00	\$8,900 00
15	Old Boston N'l Bank, Boston,	1,500	1,638 75	1,500 00
5	Shoe & Leather N'l B'k, Boston,	500	455 00	500 00
50	Suffolk Nat'l Bank, Boston, .	5,000	5,237 50	5,000 00
200	Third Nat'l Bank, Boston, .	20,000	18,200 00	20,000 00
150	Tremont Nat'l Bank, Boston, .	15,000	13,350 00	15,000 00
14	Winthrop Nat'l Bank, Boston,	1,400	1,834 00	1,400 00
		\$116,400	\$119,743 88	\$116,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	\$35,000	\$36,866 67	\$35,000 00
Boston & Lowell R.R. 6s, . .	14,000	14,420 00	14,000 00
Concord & Claremont R.R. 4½s, . .	20,000	21,900 00	20,000 00
Concord & Montreal R.R. 4s, . .	23,000	24,303 33	23,000 00
Danbury & Norwalk R.R. 5s, . .	20,000	23,733 34	20,000 00
Eastern R.R. 6s,	25,000	30,250 00	25,000 00
Fitchburg R.R. 4s,	10,000	10,192 67	10,000 00
Maine Central R.R. 4s,	4,000	4,053 34	4,000 00
Maine Central R.R. 4½s,	16,000	17,340 00	16,000 00
Maine Central R.R. 6s,	5,000	5,475 00	5,000 00
Maine Central R.R. 7s,	10,000	12,320 67	10,000 00
New Haven & Derby R.R. 6s, . .	25,000	27,250 00	25,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	25,000	27,583 34	25,000 00
Old Colony R.R. 4s,	25,000	27,083 34	25,000 00
Old Colony R.R. 4½s,	25,000	26,218 75	25,000 00
Portland & Ogdensburg R.R. 6s, .	12,000	13,320 00	12,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	45,000	52,593 75	45,000 00
Sullivan County R.R. 4s,	12,000	12,280 00	12,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	17,000	20,471 67	17,000 00
Troy & Boston R.R. 7s,	20,000	29,466 66	20,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	21,266 67	20,000 00
	\$408,000	\$458,389 20	\$408,000 00

South Boston Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$109,578 76	2 per cent.	\$50,000 00	4½ per cent.	\$23,650 00	5½ per cent.
330,000 00	4 “	218,500 00	4½ “	61,980 00	6 “
30,000 00	4½ “	1,544,203 00	5 “		

Amount invested in real estate for banking purposes,	\$50,000 00
Estimated value of the same,	50,000 00
Assessed value of the same,	62,700 00
Net income received from same during year ending Oct. 31, 1895,	1,109 54
Number of loans which are of an amount not exceeding \$3,000 each,	799
Aggregate amount of the same,	1,053,549 00
Total number of loans upon real estate,	805
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	153,693 15
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$54,264 60 } during the year ending Oct. 31, 1895, { 2 per cent., 55,855 91 }	110,120 51
Number of accounts opened during the year ending Oct. 31, 1895,	2,391
Number of accounts closed during the year ending Oct. 31, 1895,	1,395
Total number of open accounts Oct. 31, 1895,	16,562
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	12,253 31
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	800,628 63
Number of same,	21,031
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	703,764 89
Number of same,	12,319
Date of examination by commissioners: July 15.	

SOUTH SCITUATE SAVINGS BANK—NORWELL.

Incorporated April 2, 1834. Present number of corporators, 33.

HENRY NORWELL, *President.*

EBENEZER T. FOGG, *Treasurer.*

HENRY J. CURTIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLARD TORREY,

EBENEZER T. FOGG,

JOSEPH H. CORTHELL,

CHAS. A. LITCHFIELD,

WM. H. LITCHFIELD.

Open for business every business day, except Wednesday, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$6,450 00	Deposits,	\$464,181 46
Bank stock as per schedule, .	51,405 00	Guaranty fund, . . .	23,220 00
Loans on bank stock,	500 00	Interest account, . .	16,971 15
Railroad bonds as per schedule, .	30,000 00	Suspense account, . .	175 03
Real estate by foreclosure, . .	12,770 00		
Loans on real estate,	343,951 09		
Loans on personal security, . .	39,267 98		
Loans to counties, cities or towns (notes),	15,500 00		
Deposits in banks, on interest, .	3,818 92		
Cash on hand,	884 65		
	\$504,547 64		\$504,547 64

Cash on Deposit in Bank :—

Boston National Bank, Boston, \$3,818 92

Loan on Bank Stock :—

On 25 shares Dedham National Bank, Dedham, \$500 00

South Scituate Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 6s, . .	\$1,000	\$1,030 00	\$1,100 00
of Worcester, Mass., 4½s, . .	5,000	5,450 00	5,350 00
	\$6,000	\$6,480 00	\$6,450 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	\$1,000	\$1,260 00	\$1,300 00
18	Boston National B'k, Boston, .	1,800	1,800 00	2,016 00
32	Columbian N'l Bank, Boston, .	3,200	3,104 00	4,000 00
8	Eliot National Bank, Boston, .	800	1,042 00	800 00
26	Fourth National Bank, Boston,	2,600	3,120 00	2,600 00
3	Globe National Bank, Boston,	300	255 00	300 00
15	Hamilton Nat'l Bank, Boston,	1,500	1,605 00	1,500 00
14	Howard Nat'l Bank, Boston, .	1,400	1,358 00	1,400 00
5	Massachusetts N'l B'k, Boston,	500	410 00	500 00
15	Merchants' N'l Bank, Boston, .	1,500	2,400 00	1,500 00
30	N'l B'k of Commerce, Boston,	3,000	3,360 00	4,000 00
23	National City Bank, Boston, .	2,300	1,863 00	2,300 00
23	National Eagle Bank, Boston,	2,300	1,886 00	2,300 00
48	National Revere Bank, Boston,	4,800	4,416 00	4,800 00
10	Nat'l Union Bank, Boston, . .	1,000	1,340 00	1,133 00
13	Nat'l Webster Bank, Boston, .	1,300	1,352 00	1,300 00
10	New England N'l B'k, Boston,	1,000	1,580 00	1,000 00
45	North National Bank, Boston,	4,500	4,815 00	4,700 00
17	Second National B'k, Boston, .	1,700	3,026 00	1,900 00
13	Shawmut Nat'l Bank, Boston, .	1,300	1,430 00	1,300 00
16	Washington N'l Bank, Boston,	1,600	1,728 00	1,600 00
6	Winthrop N'l Bank, Boston, .	600	786 00	1,000 00
40	Hingham N'l Bank, Hingham,	2,800	2,800 00	3,556 00
13	Union Market National Bank, Watertown,	1,300	1,235 00	2,400 00
22	Union Nat'l Bank, Weymouth,	2,200	2,486 00	2,200 00
		\$46,300	\$50,457 00	\$51,405 00

South Scituate Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$10,000	\$10,300 00	\$10,000 00
Boston & Maine R.R. 4s, . . .	3,000	3,150 00	3,000 00
Fitchburg R.R. 4s, . . .	2,000	2,000 00	2,000 00
Fitchburg R.R. 5s, . . .	15,000	16,090 00	15,000 00
	\$30,000	\$31,540 00	\$30,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,818 92	2 per cent.	\$65,225 00	5 per cent.	\$284,680 07	6 per cent.
15,500 00	4½ “	33,814 00	5½ “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$12,770 00
Assessed value of the same,	10,900 00
Net income received from same during year ending Oct. 31, 1895, . . .	430 00
Number of loans which are of an amount not exceeding \$3,000 each, . . .	370
Aggregate amount of the same,	286,269 07
Total number of loans upon real estate,	338
Amount of investments from which no income is received,	734 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	27,876 01
Times for the dividends fixed by the by-laws: last Saturday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,528 36 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 9,482 57 }	19,010 93
Number of accounts opened during the year ending Oct. 31, 1895, . . .	66
Number of accounts closed during the year ending Oct. 31, 1895, . . .	99
Total number of open accounts Oct. 31, 1895,	1,147
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	1,692 10
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	35,842 27
Number of same,	230
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	70,289 16
Number of same,	636
Date of examination by commissioners: June 4.	

SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

Incorporated March 6, 1868. Present number of corporators, 40.

JOSEPH DYER, *President.*

GEORGE E. REED, *Treasurer.*

GEORGE E. REED, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOSEPH DYER,

ELLIS J. PITCHER,

PRINCE H. TIRRELL,

ALMON B. RAYMOND,

JOHN M. WHITCOMB.

Open for business every business day, 9 A.M. to 3 P.M.; also Saturdays, from 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$156,928 66	Deposits,	\$751,369 62
Bank stock as per schedule, .	79,601 00	Guaranty fund, .	33,500 00
Loans on bank stock, . . .	132 50	Interest account, .	9,568 69
Railroad bonds as per schedule, .	59,000 00		
Real estate by foreclosure, . .	17,561 68		
Loans on real estate,	410,443 00		
Loans on personal security, . .	2,635 00		
Loans to counties, cities or towns (notes),	40,168 33		
Loans on depositors' books, . .	150 00		
Deposits in banks, on interest, .	25,555 11		
Expense account,	839 77		
Suspense account,	30 35		
Furniture and fixtures,	622 50		
Tax account,	4 40		
Cash on hand,	766 01		
	<hr/>		<hr/>
	\$794,438 31		\$794,438 31

Cash on Deposit in Bank :—

First National Bank, South Weymouth, \$25,555 11

Loan on Bank Stock :—

On 3 shares First National Bank, South Weymouth, \$132 50

South Weymouth Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s, . . .	\$15,000	\$15,150 00	\$15,487 50
of Chicago, Ill., 4s, . . .	10,000	10,400 00	10,000 00*
of Fall River, Mass., 4s, . . .	15,000	15,712 50	15,000 00
of Kansas City, Mo., 4s, . . .	6,000	6,262 50	6,441 16
of Saginaw, Mich., 4s, . . .	10,000	10,200 00	10,000 00
of Waterbury, Conn., 4s, . . .	5,000	5,250 00	5,000 00
of Worcester, Mass., 4½s, . . .	5,000	5,250 00	5,000 00
Town of Attleborough, Mass., 4s, . . .	10,000	10,500 00	10,000 00
of Dalton, Mass., 4s, . . .	5,000	5,200 00	5,000 00
of Needham, Mass., 4s, . . .	5,000	5,250 00	5,000 00
of Orange, Mass., 4s, . . .	5,000	5,250 00	5,000 00
of Weymouth, Mass., 4s, . . .	45,000	47,300 00	45,000 00
of Winchester, Mass., 4s, . . .	10,000	10,075 00	10,000 00
County of Hillsborough, N. H., 4s, . . .	10,000	10,100 00	10,000 00
	\$156,000	\$161,900 00	\$156,928 66

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlantic Nat'l Bank, Boston, . . .	\$3,000	\$3,780 00	\$3,300 00
40	Boston Nat'l Bank, Boston, . . .	4,000	4,000 00	4,000 00
30	Columbian Nat'l Bank, Boston, . . .	3,000	3,000 00	3,000 00
20	Continental N'l Bank, Boston, . . .	2,000	2,160 00	2,000 00
40	Eliot National Bank, Boston, . . .	4,000	5,320 00	4,000 00
20	Globe Nat'l Bank, Boston, . . .	2,000	1,700 00	1,700 00
45	Howard Nat'l Bank, Boston, . . .	4,500	4,365 00	4,500 00
30	Manufacturers' N'l B'k, Boston, . . .	3,000	3,000 00	3,000 00
20	Market N'l Bank, Boston, . . .	2,000	1,600 00	1,600 00
35	Merchants' N'l B'k, Boston, . . .	3,500	5,600 00	4,250 00
30	N'l B'k of Commerce, Boston, . . .	3,000	3,330 00	3,000 00
30	N'l B'k of No. America, Boston, . . .	3,000	3,210 00	3,100 00
50	N'l B'k of Redemption, Boston, . . .	5,000	6,050 00	5,750 00
25	N'l B'k of the Republic, Boston, . . .	2,500	3,800 00	2,600 00
15	Nat'l Eagle Bank, Boston, . . .	1,500	1,245 00	1,200 00
35	National Revere Bank, Boston, . . .	3,500	3,255 00	3,500 00
24	Nat'l Webster Bank, Boston, . . .	2,400	2,496 00	2,400 00
30	New England N'l B'k, Boston, . . .	3,000	4,770 00	3,300 00
20	Second Nat'l Bank, Boston, . . .	2,000	3,580 00	2,600 00
30	Shawmut N'l B'k, Boston, . . .	3,000	3,300 00	3,000 00
25	Shoe & Leather N'l B'k, Boston, . . .	2,500	2,250 00	2,500 00
18	Suffolk National B'k, Boston, . . .	1,800	1,890 00	1,800 00

South Weymouth Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares		Par Value.	Estimated Market Value.	Amount Invested.
27	Tremont Nat'l Bank, Boston,	\$2,700	\$2,403 00	\$2,600 00
10	First National Bank, Rockland,	1,000	1,100 00	1,000 00
60	First N'l B'k, South Weymouth,	6,000	6,900 00	6,900 00
30	Union N'l B'k, Weymouth,	3,000	3,300 00	3,001 00
		\$76,900	\$87,404 00	\$79,601 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$10,000	\$10,500 00	\$10,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,450 00	10,000 00
Concord & Montreal R.R. 4s, . .	5,000	5,200 00	5,000 00
Fitchburg R.R. 4s,	3,000	3,000 00	3,000 00
Fitchburg R.R. 6s,	4,000	4,120 00	4,000 00
Old Colony R.R. 4s,	18,000	18,760 00	18,000 00
Old Colony R.R. 6s,	4,000	4,120 00	4,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,350 00	5,000 00
	\$59,000	\$61,500 00	\$59,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$25,555 11	2 per cent.	\$91,600 00	5 per cent.	\$278,160 50	6 per cent.
40,168 33	4 “	43,600 00	5½ “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$17,561 68
Assessed value of the same,	16,650 29
Net income received from same during year ending Oct. 31, 1895,	321 64
Number of loans which are of an amount not exceeding \$3,000 each,	250
Aggregate amount of the same,	280,119 00
Total number of loans upon real estate,	271
Amount of investments from which no income is received,	30 35
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	35,625 57
Times for the dividends fixed by the by-laws: second Wednesday in January and July.	

South Weymouth Savings Bank — Concluded.

Rate and amount of each semi-annual dividend	{ 2½ per cent., \$15,055 08 }	\$30,727 62
during the year ending Oct. 31, 1895,	{ 2½ per cent., 15,672 54 }	
Number of accounts opened during the year ending Oct. 31, 1895,	211	
Number of accounts closed during the year ending Oct. 31, 1895,	126	
Total number of open accounts Oct. 31, 1895,	1,705	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		2,372 59
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		119,771 54
Number of same,	991	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		83,116 51
Number of same,	930	
Date of examination by commissioner: March 15.		

SPENCER SAVINGS BANK—SPENCER.

Incorporated April 17, 1871. Present number of corporators, 34.

ERASTUS JONES, *President.*

J. W. TEMPLE, *Treasurer.*

J. W. TEMPLE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

A. W. CURTIS,

GEO. A. CRAIG,

ERASTUS JONES,

JAMES H. AMES,

THOS. A. PROUTY.

Open for business every business day, except Saturday, 9 to 12 M.; 1 to 4 P.M.; Saturday, close at 2 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$229,800 00	Deposits,	\$759,037 45
Bank stock as per schedule, .	56,050 00	Guaranty fund, .	22,200 00
Loans on bank stock,	11,850 00	Interest account, .	11,067 73
Railroad bonds as per schedule, .	106,500 00	Profit and loss account,	2,497 34
Real estate by foreclosure, . .	4,199 49		
Loans on real estate,	252,887 62		
Loans on personal security, . .	51,347 50		
Loans to counties, cities or towns (notes),	65,095 00		
Deposits in banks, on interest, .	5,855 91		
Expense account,	620 49		
Premiums,	10,322 58		
Expenses on real estate in possession,	273 93		
	<u>\$794,802 52</u>		<u>\$794,802 52</u>

Cash on Deposit in Bank :—

Spencer National Bank, Spencer, \$5,855 91

Spencer Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

On 10 shares Spencer National Bank, Spencer,	\$1,000 00
On 30 shares Spencer National Bank, Spencer,	3,000 00
On 64 shares Spencer National Bank, Spencer,	6,000 00
On 7 shares Mechanics' National Bank, Worcester,	400 00
On 50 shares First National Bank, Grafton,	950 00
On 10 shares People's National Bank, Marlborough,	500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 7s,	\$3,000	\$3,330 00	\$3,000 00
of Boston, Mass., 4s,	2,000	2,030 00	2,000 00
of Brockton, Mass., 4s,	3,000	3,030 00	3,000 00
of Burlington, Vt., 4s,	3,000	3,120 00	3,000 00
of Cambridge, Mass., 4s,	3,000	3,155 00	3,000 00
of Chelsea, Mass., 4s,	10,000	10,100 00	10,000 00
of Cleveland, Ohio, 4s,	7,000	7,035 00	7,000 00
of Columbus, Ohio, 4s,	12,000	12,000 00	12,000 00*
of Dayton, Ohio, 4s,	3,000	3,000 00	3,000 00*
of Everett, Mass., 4s,	3,800	3,814 00	3,800 00
of Fall River, Mass., 4s,	9,500	10,060 00	9,500 00
of Haverhill, Mass., 4s,	10,000	10,200 00	10,000 00
of Holyoke, Mass., 4s,	11,000	11,150 00	11,000 00
of Lynn, Mass., 4s,	5,000	5,275 00	5,000 00
of Lynn, Mass., 5s,	10,000	11,000 00	10,000 00
of Malden, Mass., 3½s,	1,000	990 00	1,000 00
of Marlborough, Mass., 4s,	10,000	10,450 50	10,000 00
of Milwaukee, Wis., 5s,	5,000	5,000 00	5,000 00
of New Britain, Conn., 4s,	4,000	4,240 00	4,000 00
of Newton, Mass., 4s,	4,500	4,545 00	4,500 00
of Northampton, Mass., 4s,	5,000	5,100 00	5,000 00
of Oshkosh, Wis., 4s,	5,000	5,150 00	5,000 00
of Somerville, Mass., 4s,	4,000	4,020 00	4,000 00
of South Bend, Ind., 4s,	10,000	10,300 00	10,000 00
of Taunton, Mass., 4s,	5,000	5,200 00	5,000 00
of Waltham, Mass., 4s,	15,000	15,525 00	15,000 00
Town of Agawam, Mass., 4s,	5,000	5,200 00	5,000 00
of Beverly, Mass., 4s,	12,000	12,480 00	12,000 00
of Cranston, R. I., 4s,	5,000	5,250 00	5,000 00
of Leominster, Mass., 4s,	6,000	6,090 00	6,000 00
of Monson, Mass., 4s,	6,000	6,300 00	6,000 00
of Peabody, Mass., 4s,	10,000	10,400 00	10,000 00
of Randolph, Mass., 4s,	3,000	3,090 00	3,000 00
of Rockport, Mass., 4s,	4,000	4,080 00	4,000 00
of Spencer, Mass., 4s,	10,000	10,100 00	10,000 00
of Winchester, Mass., 4s,	5,000	5,150 00	5,000 00
	\$229,800	\$236,959 50	\$229,800 00

* Legal investments when made.

Spencer Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
83	Lincoln Nat'l Bank, Boston, .	\$8,300	\$6,474 00	\$8,300 00
30	Manufacturers' N'l B'k, Boston,	3,000	3,000 00	3,000 00
112	N'l B'k of the Commonwealth, Boston,	11,200	15,568 00	11,200 00
6	N'l B'k of Redemption, Boston,	600	726 00	600 00
3	N'l Hide & Leather B'k, Boston,	300	318 00	300 00
7	Nat'l Webster Bank, Boston, .	700	728 00	700 00
20	North National Bank, Boston,	2,000	2,140 00	2,000 00
15	State National Bank, Boston, .	1,500	1,680 00	1,500 00
9½	First Nat'l Bank, Grafton, .	950	20 00	950 00
7	Leicester N'l Bank, Leicester,	700	1,050 00	700 00
35	Leominster National Bank, Leominster,	3,500	3,675 00	3,500 00
7	Oxford Nat'l Bank, Oxford, .	700	735 00	700 00
12	Palmer Nat'l Bank, Palmer, .	1,200	1,740 00	1,200 00
85	Spencer Nat'l Bank, Spencer,	8,500	10,625 00	8,500 00
25	First Nat'l Bank, Webster, .	2,500	2,500 00	2,500 00
5	First N'l Bank, Westborough,	500	450 00	500 00
5	Central N'l Bank, Worcester,	500	725 00	500 00
57	City Nat'l Bank, Worcester, .	5,700	8,265 00	5,700 00
12	First Nat'l Bank, Worcester,	1,200	1,980 00	1,200 00
25	Mechanics' N'l B'k, Worcester,	2,500	2,250 00	2,500 00
		\$56,050	\$64,649 00	\$56,050 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . . .	\$6,000	\$6,330 00	\$6,000 00
Boston & Lowell R.R. 4s, . . .	20,000	20,450 00	20,000 00
Boston & Maine R.R. 4s, . . .	9,000	9,335 00	9,000 00
Fitchburg R.R. 4s,	8,000	8,000 00	8,000 00
Fitchburg R.R. 4½s,	8,000	8,325 00	8,000 00
Leeds & Farmington R.R. 6s, . .	4,000	4,040 00	4,000 00
Lowell & Lawrence R.R. 6s, . .	1,000	1,000 00	1,000 00
Maine Central R.R. 6s,	2,000	2,180 00	2,000 00
Maine Central R.R. 7s,	5,500	7,337 50	5,500 00
N. Y. & N. E. R.R. (terminal) 4s, .	20,000	20,000 00	20,000 00
Old Colony R.R. 4s,	20,000	21,400 00	20,000 00
Old Colony R.R. 6s,	3,000	3,045 00	3,000 00
	\$106,500	\$111,442 50	\$106,500 00

Spencer Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$950 00	0 per cent.	\$71,900 00	4 per cent.	\$4,800 00	4 $\frac{3}{4}$ per cent.
5,855 91	2 “	5,000 00	4 $\frac{1}{4}$ “	255,010 12	5 “
6,620 00	3 “	36,900 00	4 $\frac{1}{2}$ “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$4,199 49
Assessed value of the same,	3,100 00
Number of loans which are of an amount not exceeding \$3,000 each, . 165	
Aggregate amount of the same,	168,662 62
Total number of loans upon real estate,	189
Amount of investments from which no income is received,	950 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	34,921 29
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$14,020 11 } during the year ending Oct. 31, 1895, . . { 2 per cent., 14,204 35 }	28,224 46
Number of accounts opened during the year ending Oct. 31, 1895,	299
Number of accounts closed during the year ending Oct. 31, 1895,	190
Total number of open accounts Oct. 31, 1895,	2,507
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	1,190 14
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	118,641 86
Number of same,	1,725
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	112,402 14
Number of same,	1,418
Date of examination by commissioner: April 26.	

SPRINGFIELD FIVE CENTS SAVINGS BANK— SPRINGFIELD.

Incorporated April 27, 1854. Present number of corporators, 29.

WILLIAM RICE, *President.*

DANIEL J. MARSH, *Treasurer.*

HENRY D. MARSH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

NEWRIE D. WINTER,

OLIVER MARSH,

CHARLES A. NICHOLS.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$158,000 00	Deposits,	\$4,247,472 53
Bank stock as per schedule, .	127,500 00	Guaranty fund, .	115,500 00
Loans on bank stock,	35,950 00	Interest account, .	8,076 01
Railroad bonds as per schedule,	150,000 00	Profit and loss ac-	
Loans on railroad stock, . . .	25,000 00	count,	30,286 45
Real estate (for banking pur-		Real estate expense	
poses),	180,000 00	account,	10,299 36
Loans on real estate,	2,366,445 00		
Loans on personal security, .	793,150 00		
Loans on depositors' books, .	3,560 00		
Deposits in banks, on interest, .	565,191 00		
Cash on hand,	6,838 35		
	\$4,411,634 35		\$4,411,634 35

Cash on Deposit in Banks, amount in each :—

Hampshire County National Bank, Northampton,	\$10,000 00
Agawam National Bank, Springfield,	100,000 00
Chapin National Bank, Springfield,	30,000 00
Chicopee National Bank, Springfield,	121,561 07
City National Bank, Springfield,	30,000 00
Hampden Loan and Trust Company, Springfield,	18,000 00
Pynchon National Bank, Springfield,	70,000 00
Second National Bank, Springfield,	60,000 00
Springfield National Bank, Springfield,	65,629 93
Springfield Safe Deposit and Trust Company, Springfield,	50,000 00
Ware National Bank, Ware,	10,000 00

Springfield Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

On 30 shares Springfield National Bank, Springfield,	\$3,000 00
On 40 shares Springfield National Bank, Springfield,	4,000 00
On 53 shares Third National Bank, Springfield,	5,000 00
On 3 shares First National Bank, Westfield,	100 00
On 1 share Springfield Safe Deposit and Trust Company, Springfield,	75 00
On 1 share Springfield Safe Deposit and Trust Company, Springfield,	100 00
On 2 shares Springfield Safe Deposit and Trust Company, Springfield,	200 00
On 1 share Springfield Safe Deposit and Trust Company, Springfield,	100 00
On 21 shares Mechanics' National Bank, Worcester,	1,000 00
On 3 shares National Revere Bank, Boston,	275 00
On 100 shares First National Bank, Springfield,	8,000 00
On 12 shares Agawam National Bank, Springfield,	1,200 00
On 5 shares First National Bank, Chicopee,	
On 5 shares City National Bank, Springfield,	500 00
On 10 shares City National Bank, Springfield,	1,000 00
On 10 shares Chapin National Bank, Springfield,	1,000 00
On 15 shares Second National Bank, Springfield,	1,500 00
On 5 shares Springfield National Bank, Springfield,	500 00
On 10 shares Springfield National Bank, Springfield,	950 00
On 4 shares Chicopee National Bank, Springfield,	50 00
On 20 shares Third National Bank, Springfield,	5,400 00
On 20 shares Chapin National Bank, Springfield,	
On 14 shares Hadley Falls National Bank, Holyoke,	500 00
On 8 shares Agawam National Bank, Springfield,	
On 5 shares Springfield National Bank, Springfield,	500 00
On 10 shares Springfield National Bank, Springfield,	1,000 00

Loans on Railroad Stock, amount on each:—

On 50 shares New York, New Haven & Hartford R.R.,	\$6,000 00
On 10 shares New York, New Haven & Hartford R.R.,	1,000 00
On 112 shares New York, New Haven & Hartford R.R.,	15,000 00
On 5 shares New York, New Haven & Hartford R.R.,	500 00
On 17 shares New York, New Haven & Hartford R.R.,	2,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge, Mass., 4s,	\$50,000	\$54,000 00	\$50,000 00
of Chicopee, Mass., 4s,	5,000	5,300 00	5,000 00
of New Haven, Conn., 4s,	25,000	25,000 00	25,000 00
of Springfield, Mass., 6s,	7,000	8,400 00	7,000 00
of Springfield, Mass., 7s,	1,000	1,200 00	1,000 00
Town of Longmeadow, Mass, 4s,	30,000	32,000 00	30,000 00
United States 4s,	40,000	48,500 00	40,000 00
	\$158,000	\$174,400 00	\$158,000 00

Springfield Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Greylock Nat'l Bank, Adams, .	\$2,500	\$3,700 00	\$2,500 00
50	First National Bank, Chicopee,	5,000	7,000 00	5,000 00
35	Hadley Falls N'l B'k, Holyoke,	3,500	5,000 00	3,500 00
10	Monson Nat'l Bank, Monson, .	1,000	1,500 00	1,000 00
125	Hampshire County National Bank, Northampton, . .	12,500	15,300 00	12,500 00
25	Berkshire Loan and Trust Company, Pittsfield, . .	2,500	3,100 00	2,500 00
232	Agawam N'l B'k, Springfield,	23,200	23,200 00	23,200 00
120	Chapin N'l Bank, Springfield,	12,000	13,000 00	12,000 00
70	Chicopee N'l B'k, Springfield,	7,000	10,500 00	7,000 00
50	City Nat'l Bank, Springfield, .	5,000	7,500 00	5,000 00
115	John Hancock National Bank, Springfield,	11,500	13,000 00	11,500 00
120	Pynchon N'l B'k, Springfield, .	12,000	18,000 00	12,000 00
122	Second N'l Bank, Springfield,	12,200	16,000 00	12,200 00
60	Springfield N'l B'k, Springfield,	6,000	8,400 00	6,000 00
60	Ware National Bank, Ware, . .	6,000	6,800 00	6,000 00
56	City Nat'l Bank, Worcester, .	5,600	7,200 00	5,600 00
		\$127,500	\$159,200 00	\$127,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$50,000	\$53,000 00	\$50,000 00
Boston & Providence R.R. 4s, . .	50,000	51,000 00	50,000 00
Old Colony R.R. 4s,	50,000	52,000 00	50,000 00
	\$150,000	\$156,000 00	\$150,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$110,000 00	3 per cent.	\$345,191 00	4 per cent.	\$2,974,105 00	5 per cent.
110,000 00	3½ "	250,000 00	4½ "		

Springfield Five Cents Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$180,000 00
Estimated value of the same,	180,000 00
Assessed value of the same,	156,500 00
Net income received from same during year ending Oct. 31, 1895, . . .	2,305 44
Number of loans which are of an amount not exceeding \$3,000 each, . .	507
Aggregate amount of the same,	807,235 00
Total number of loans upon real estate,	582
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	200,159 99
Times for the dividends fixed by the by-laws: January 15 and July 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$75,983 41 }	155,010 09
during the year ending Oct. 31, 1895, . . . } 2 per cent., 79,026 68 }	
Number of accounts opened during the year ending Oct. 31, 1895, . . .	2,307
Number of accounts closed during the year ending Oct. 31, 1895, . . .	1,624
Total number of open accounts Oct. 31, 1895,	12,139
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	9,304 09
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	885,063 34
Number of same,	12,500
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	729,649 82
Number of same,	8,815
Date of examination by commissioner: June 14.	

SPRINGFIELD INSTITUTION FOR SAVINGS — SPRINGFIELD.

Incorporated June 16, 1827. Present number of corporators, 64.

JOHN B. STEBBINS, *President*.

HENRY S. LEE, *Treasurer*.

WILLIAM S. SHURTLEFF, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

EDWARD P. CHAPIN,

HENRY S. LEE,

JULIUS H. APPLETON.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$3,517,200 00	Deposits, . . .	\$12,683,703 41
Loans on public funds, . . .	1,000 00	Guaranty fund, . .	466,000 00
Bank stock as per schedule, . .	990,000 00	Interest account, . .	85,998 45
Loans on bank stock, . . .	134,150 00	Profit and loss account, . . .	20,189 53
Railroad bonds as per schedule, .	1,684,000 00		
Loans on railroad stock, . . .	164,250 00		
Real estate (for banking purposes),	118,500 00		
Real estate by foreclosure, . . .	1,550 00		
Loans on real estate,	4,483,900 00		
Loans on personal security, . . .	1,763,050 00		
Loans to counties, cities or towns (notes),	255,000 00		
Loans on depositors' books, . . .	14,150 00		
Deposits in banks, not on interest, .	32,234 52		
Cash on hand,	96,906 87		
	\$13,255,891 39		\$13,255,891 39

Cash on Deposit in Banks, amount in each :—

Agawam National Bank, Springfield,	\$1,611 42
Chapin National Bank, Springfield,	1,107 08
Chicopee National Bank, Springfield,	4,048 95
City National Bank, Springfield,	2,188 79
First National Bank, Springfield,	1,870 79
John Hancock National Bank, Springfield,	1,379 70
Pynchon National Bank, Springfield,	3,347 58
Second National Bank, Springfield,	1,945 52
Springfield National Bank, Springfield,	1,700 09
Springfield Safe Deposit and Trnst Company, Springfield,	10,000 00
Third National Bank, Springfield,	3,034 60

Springfield Institution for Savings — Continued.

Loan on Public Funds :—

On \$1,000 State of New Hampshire 6s,	\$1,000 00
---	------------

Loans on Bank Stock, amount on each :—

On 16 shares Chapin National Bank, Springfield,	\$1,600 00
On 10 shares Chapin National Bank, Springfield,	250 00
On 12 shares John Hancock National Bank, Springfield,	1,000 00
On 90 shares City National Bank, Springfield,	9,000 00
On 10 shares City National Bank, Springfield,	1,000 00
On 65 shares City National Bank, Springfield,	5,000 00
On 40 shares City National Bank, Springfield,	4,000 00
On 23 shares First National Bank, Springfield,	1,400 00
On 50 shares First National Bank, Springfield,	5,000 00
On 10 shares First National Bank, Springfield,	900 00
On 20 shares First National Bank, Springfield,	1,900 00
On 3 shares Second National Bank, Springfield,	300 00
On 6 shares Second National Bank, Springfield,	300 00
On 6 shares Second National Bank, Springfield,	600 00
On 100 shares Second National Bank, Springfield,	1,500 00
On 8 shares Second National Bank, Springfield,	200 00
On 4 shares Second National Bank, Springfield,	400 00
On 22 shares Second National Bank, Springfield,	2,000 00
On 5 shares Second National Bank, Springfield,	400 00
On 5 shares Third National Bank, Springfield,	100 00
On 30 shares Third National Bank, Springfield,	3,000 00
On 10 shares Third National Bank, Springfield,	1,000 00
On 20 shares Chicopee National Bank, Springfield,	600 00
On 12 shares Chicopee National Bank, Springfield,	1,200 00
On 10 shares Chicopee National Bank, Springfield,	1,000 00
On 29 shares Chicopee National Bank, Springfield,	2,500 00
On 2 shares Chicopee National Bank, Springfield,	200 00
On 5 shares Chicopee National Bank, Springfield,	500 00
On 50 shares Chicopee National Bank, Springfield,	4,600 00
On 9 shares Pynchon National Bank, Springfield,	900 00
On 50 shares Springfield National Bank, Springfield,	5,000 00
On 10 shares Springfield National Bank, Springfield,	1,000 00
On 20 shares Springfield National Bank, Springfield,	2,000 00
On 20 shares Springfield National Bank, Springfield,	2,000 00
On 100 shares Springfield National Bank, Springfield,	10,000 00
On 5 shares Springfield National Bank, Springfield,	200 00
On 4 shares Springfield National Bank, Springfield,	350 00
On 10 shares Springfield National Bank, Springfield,	600 00
On 15 shares Springfield National Bank, Springfield,	1,050 00
On 10 shares Springfield National Bank, Springfield,	400 00
On 55 shares Home National Bank, Holyoke,	4,500 00
On 70 shares Home National Bank, Holyoke,	5,000 00
On 8 shares Hadley Falls National Bank, Holyoke,	800 00
On 30 shares Northampton National Bank, Northampton,	2,650 00
On 20 shares Northampton National Bank, Northampton,	2,000 00
On 54 shares Hampshire County National Bank, Northampton,	5,400 00
On 1 share First National Bank, Amherst,	100 00
On 16 shares Lee National Bank, Lee,	1,600 00
On 20 shares Palmer National Bank, Palmer,	800 00
On 50 shares Ware National Bank, Ware,	3,950 00

Springfield Institution for Savings — Continued.

On 5 shares Chicopee National Bank, Springfield,	\$2,000 00
On 15 shares City National Bank, Springfield,	
On 10 shares City National Bank, Springfield,	
On 21 shares Chapin National Bank, Springfield,	3,100 00
On 12 shares John Hancock National Bank, Springfield,	
On 10 shares Agawam National Bank, Springfield,	50 00
On 25 shares Chapin National Bank, Springfield,	
On 50 shares Springfield National Bank, Springfield,	2,500 00
On 5 shares Metacomet National Bank, Fall River,	
On 10 shares Lee National Bank, Lee,	2,750 00
On 20 shares National Mahaiwe National Bank, Great Barrington,	
On 100 shares Manufacturers' Trust Company, Holyoke,	20,000 00
On 50 shares Springfield Safe Deposit and Trust Company, Springfield,	
On 50 shares National Bank of the Commonwealth, Boston,	
On 22 shares Agawam National Bank, Springfield,	2,000 00

Loans on Railroad Stock, amount on each :—

On 60 shares New York, New Haven & Hartford R.R.,	\$8,300 00
On 12 shares New York, New Haven & Hartford R.R.,	500 00
On 6 shares New York, New Haven & Hartford R.R.,	500 00
On 4 shares New York, New Haven & Hartford R.R.,	500 00
On 14 shares New York, New Haven & Hartford R.R.,	1,900 00
On 6 shares New York, New Haven & Hartford R.R.,	600 00
On 120 shares New York, New Haven & Hartford R.R.,	10,000 00
On 5 shares New York, New Haven & Hartford R.R.,	650 00
On 11 shares New York, New Haven & Hartford R.R.,	1,400 00
On 8 shares New York, New Haven & Hartford R.R.,	200 00
On 3 shares New York, New Haven & Hartford R.R.,	350 00
On 2 shares New York, New Haven & Hartford R.R.,	200 00
On 4 shares New York, New Haven & Hartford R.R.,	400 00
On 4 shares New York, New Haven & Hartford R.R.,	500 00
On 113 shares New York, New Haven & Hartford R.R.,	16,000 00
On 2 shares New York, New Haven & Hartford R.R.,	200 00
On 30 shares New York, New Haven & Hartford R.R.,	2,050 00
On 9 shares New York, New Haven & Hartford R.R.,	1,200 00
On 13 shares New York, New Haven & Hartford R.R.,	1,600 00
On 5 shares New York, New Haven & Hartford R.R.,	700 00
On 132 shares New York, New Haven & Hartford R.R.,	16,750 00
On 7 shares New York, New Haven & Hartford R.R.,	1,000 00
On 4 shares New York, New Haven & Hartford R.R.,	500 00
On 8 shares New York, New Haven & Hartford R.R.,	550 00
On 17 shares New York, New Haven & Hartford R.R.,	400 00
On 60 shares New York, New Haven & Hartford R.R.,	7,450 00
On 79 shares New York, New Haven & Hartford R.R.,	10,800 00
On 100 shares Boston & Albany R.R.,	12,400 00
On 2 shares Boston & Albany R.R.,	300 00
On 5 shares Boston & Albany R.R.,	750 00
On 32 shares Boston & Albany R.R.,	300 00
On 1 share Boston & Albany R.R.,	150 00
On 100 shares Boston & Albany R.R.,	11,000 00
On 12 shares Boston & Albany R.R.,	1,800 00
On 14 shares Boston & Albany R.R.,	1,900 00
On 6 shares Boston & Albany R.R.,	250 00
On 10 shares Boston & Albany R.R.,	850 00

Springfield Institution for Savings — Continued.

On 85 shares New York, New Haven & Hartford R.R.,	\$16,250 00
On 30 shares Boston & Albany R.R.,	
On 40 shares New York, New Haven & Hartford R.R.,	9,600 00
On 30 shares Boston & Albany R.R.,	
On 4 shares New York, New Haven & Hartford R.R.,	1,200 00
On 4 shares Boston & Albany R.R.,	
On 119 shares New York, New Haven & Hartford R.R.,	19,000 00
On 25 shares Boston & Albany R.R.,	
On 20 shares New York, New Haven & Hartford R.R.,	3,000 00
On 5 shares Old Colony R.R.,	
On 4 shares New York, New Haven & Hartford R.R.,	300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$12,000	\$13,610 00	\$12,000 00
of Boston, Mass., 4s,	300,000	315,895 00	310,000 00
of Boston, Mass., 5s,	37,000	42,300 00	37,000 00
of Boston, Mass., 6s,	54,000	63,720 00	58,000 00
of Burlington, Vt., 4s,	100,000	102,500 00	100,000 00
of Cambridge, Mass., 4s,	200,000	215,235 00	205,000 00
of Chicopee, Mass., 4s,	100,000	102,805 00	100,000 00
of Fall River, Mass., 4s,	30,000	30,375 00	30,000 00
of Fall River, Mass., 5s,	45,000	52,200 00	50,000 00
of Fitchburg, Mass., 4s,	25,000	25,500 00	25,000 00
of Hartford, Conn., 4s,	152,000	167,200 00	152,000 00
of Hartford, Conn., 6s,	71,000	74,630 00	72,000 00
of Haverhill, Mass., 4s,	50,000	52,000 00	50,000 00
of Holyoke, Mass., 6s,	54,000	58,320 00	54,000 00
of Lawrence, Mass., 4s,	10,000	10,200 00	10,000 00
of Middletown, Conn., 4s,	20,000	20,400 00	20,000 00
of Middletown, Conn., 6s,	2,000	2,200 00	2,000 00
of New Bedford, Mass., 4s,	50,000	52,400 00	50,000 00
of New Bedford, Mass., 6s,	6,000	7,030 00	6,000 00
of New Bedford, Mass., 7s,	50,000	63,300 00	55,000 00
of New Haven, Conn., 4s,	50,000	52,450 00	50,000 00
of New Haven, Conn., 6s,	1,200	1,320 00	1,200 00
of New Haven, Conn., 7s,	20,000	23,800 00	22,000 00
of Newton, Mass., 4s,	50,000	52,000 00	50,000 00
of Newton, Mass., 5s,	10,000	11,200 00	10,000 00
of Newton, Mass., 6s,	55,000	64,900 00	56,000 00
of Northampton, Mass., 4s,	127,000	129,105 00	127,000 00
of Norwich, Conn., 5s,	31,000	34,640 00	31,000 00
of Norwich, Conn., 7s,	34,000	39,780 00	37,000 00
of Pittsfield, Mass., 4s,	30,000	31,050 00	30,000 00
of Providence, R. I., 4s,	140,000	157,100 00	150,000 00
of Providence, R. I., 5s,	125,000	136,250 00	130,000 00
of Providence, R. I., 6s,	60,000	66,000 00	64,000 00
of Salem, Mass., 4s,	15,000	15,410 00	15,000 00
of Springfield, Mass., 4s,	91,000	95,490 00	91,000 00
of Springfield, Mass., 6s,	27,000	31,860 00	27,000 00
of Springfield, Mass., 7s,	287,000	340,060 00	316,000 00
of Taunton, Mass., 4s,	50,000	53,000 00	50,000 00

Springfield Institution for Savings — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Waterbury, Conn., 4s, .	\$6,000	\$6,120 00	\$6,000 00
of Waterbury, Conn., 7s, .	14,000	14,700 00	14,000 00
of Worcester, Mass., 4s, .	110,000	115,800 00	110,000 00
of Worcester, Mass., 5s, .	93,000	97,760 00	93,000 00
Town of Brookline, Mass., 5s, .	50,000	51,100 00	50,000 00
of Brookline, Mass., 7s, .	19,000	20,140 00	20,000 00
of Danvers, Mass., 5s, .	21,000	23,100 00	21,000 00
of Meriden, Conn., 4s, .	50,000	51,000 00	50,000 00
of Meriden, Conn., 6s, .	13,000	13,750 00	13,000 00
of Westfield, Mass., 4s, .	15,000	15,150 00	15,000 00
County of Hampden, Mass., 3s, .	110,000	105,600 00	103,000 00
State of Massachusetts 5s, .	3,000	3,030 00	3,000 00
of New Hampshire 6s, .	121,000	133,025 00	131,000 00
United States 4s, .	200,000	242,000 00	233,000 00
	\$3,396,200	\$3,699,510 00	\$3,517,200 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	First National Bank, Adams, .	\$4,500	\$6,750 00	\$4,500 00
35	Greylock Nat'l Bank, Adams, .	3,500	5,250 00	5,000 00
150	Atlantic Nat'l Bank, Boston, .	15,000	18,750 00	18,000 00
150	Atlas National Bank, Boston, .	15,000	18,300 00	15,000 00
100	Blackstone Nat'l B'k, Boston, .	10,000	10,000 00	10,000 00
100	Columbian N'l Bank, Boston, .	10,000	9,600 00	10,000 00
30	Eliot National Bank, Boston, .	3,000	3,900 00	3,000 00
50	Faneuil Hall N'l B'k, Boston, .	5,000	6,600 00	6,000 00
50	First National Bank, Boston, .	5,000	11,750 00	5,000 00
200	Freeman's N'l Bank, Boston, .	20,000	18,000 00	19,000 00
150	Hamilton Nat'l Bank, Boston, .	15,000	16,050 00	15,000 00
133	Howard Nat'l Bank, Boston, .	13,300	12,236 00	13,300 00
150	Merchants' N'l Bank, Boston, .	15,000	24,000 00	19,000 00
25	Mt. Vernon N'l Bank, Boston, .	2,500	2,750 00	2,500 00
50	N'l B'k of Commerce, Boston, .	5,000	5,500 00	5,000 00
100	National Bank of the Common- wealth, Boston, .	10,000	13,800 00	12,000 00
175	N'l B'k of No. America, Boston, .	17,500	18,375 00	17,500 00
250	N'l B'k of Redemption, Boston, .	25,000	30,000 00	27,000 00
150	National City Bank, Boston, .	15,000	12,150 00	13,500 00
50	Nat'l Eagle Bank, Boston, .	5,000	4,100 00	5,000 00
20	Nat'l Exchange Bank, Boston, .	2,000	2,500 00	2,000 00
50	N'l Hide & Leather B'k, Boston, .	5,000	5,250 00	5,000 00
150	National Revere Bank, Boston, .	15,000	13,500 00	14,500 00
43	National Union Bank, Boston, .	4,300	5,805 00	4,300 00

Springfield Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Nat'l Webster Bank, Boston,	\$5,000	\$5,100 00	\$4,500 00
200	North National Bank, Boston,	20,000	21,400 00	23,000 00
70	Old Boston N'l Bank, Boston, .	7,000	7,560 00	7,000 00
200	Second National Bank, Boston,	20,000	35,000 00	20,000 00
100	Shawmut Nat'l Bank, Boston, .	10,000	10,800 00	10,000 00
75	State National Bank, Boston, .	7,500	8,250 00	7,500 00
50	Suffolk Nat'l Bank, Boston, .	5,000	5,150 00	5,000 00
150	Tremont Nat'l Bank, Boston, .	15,000	13,350 00	14,500 00
30	Washington N'l Bank, Boston,	3,000	3,240 00	3,000 00
190	First Nat'l Bank, Chicopee, .	19,000	27,550 00	27,000 00
15	First N'l Bank, Easthampton,	1,500	1,875 00	1,500 00
50	Wachusett N'l B'k, Fitchburg,	5,000	10,000 00	5,000 00
32	Franklin Co. N'l B'k, Greenfield,	3,200	3,200 00	1,300 00
10	N'l Exchange B'k, Hartford, Ct.,	500	550 00	500 00
13	Phoenix N'l B'k, Hartford, Ct.,	1,300	1,430 00	1,300 00
200	City National Bank, Holyoke,	20,000	24,000 00	21,500 00
60	Hadley Falls N'l B'k, Holyoke,	6,000	9,300 00	8,500 00
50	Holyoke Nat'l Bank, Holyoke,	5,000	7,500 00	6,000 00
30	Lee National Bank, Lee, .	3,000	3,900 00	3,000 00
50	Leominster N'l B'k, Leominster,	5,000	5,000 00	5,000 00
63	Monson Nat'l Bank, Monson, .	6,300	9,450 00	7,000 00
30	First N'l Bank, Northampton,	3,000	3,750 00	4,000 00
50	Hampshire County N'l Bank, Northampton, .	5,000	6,000 00	5,000 00
140	Northampton National Bank, Northampton, .	14,000	23,100 00	21,000 00
50	Thames N'l B'k, Norwich, Ct.,	5,000	7,000 00	7,000 00
100	Palmer Nat'l Bank, Palmer, .	10,000	12,500 00	12,000 00
44	Pittsfield N'l Bank, Pittsfield,	4,400	6,600 00	5,000 00
400	Agawam N'l B'k, Springfield,	40,000	40,000 00	40,000 00
300	Chapin N'l Bank, Springfield,	30,000	40,500 00	34,000 00
450	Chicopee N'l B'k, Springfield,	45,000	71,100 00	63,000 00
300	City Nat'l Bank, Springfield, .	30,000	43,500 00	35,000 00
450	First Nat'l Bank, Springfield, .	45,000	54,000 00	60,000 00
216	John Hancock National Bank, Springfield, .	21,600	25,920 00	22,500 00
400	Pynchon N'l B'k, Springfield,	40,000	62,000 00	61,500 00
361	Second N'l Bank, Springfield,	36,100	48,735 00	54,100 00
100	Springfield N'l Bk, Springfield,	10,000	13,000 00	12,500 00
310	Springfield Safe Deposit and Trust Company, Springfield,	31,000	41,850 00	34,700 00
402	Third Nat'l Bank, Springfield,	40,200	80,400 00	66,000 00
94	Ware National Bank, Ware, .	9,400	10,340 00	10,000 00
50	First Nat'l Bank, Westfield, .	5,000	7,000 00	7,000 00
25	Hampden N'l Bank, Westfield,	2,500	3,500 00	2,500 00
		\$836,100	\$1,089,316 00	\$990,000 00

Springfield Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$100,000	\$106,000 00	\$100,000 00
Boston & Albany R.R. 5s, . . .	320,000	347,200 00	320,000 00
Boston, Clinton & Fitchburg R.R. 5s,	31,000	35,340 00	31,000 00
Boston & Lowell R.R. 4s, . . .	100,000	104,000 00	100,000 00
Boston & Maine R.R. 4½s, . . .	200,000	230,000 00	200,000 00
Boston & Providence R.R. 4s, . . .	94,000	101,520 00	94,000 00
Concord & Montreal R.R. 4s, . . .	90,000	93,600 00	90,000 00
Connecticut River R.R. 4s, . . .	100,000	106,000 00	100,000 00
Danbury & Norwalk R.R. 5s, . . .	50,000	57,500 00	50,000 00
Fitchburg R.R. 5s,	100,000	105,400 00	100,000 00
New Haven & Northampton R.R. 5s,	46,000	52,900 00	47,000 00
New Haven & Northampton R.R. 7s,	69,000	76,590 00	73,000 00
N. Y., N. H. & Hartford R.R. 4s, . .	50,000	53,000 00	50,000 00
N. Y., Providence & Boston R.R. 7s,	70,000	77,700 00	75,000 00
Old Colony R.R. 4s,	100,000	108,000 00	100,000 00
Old Colony R.R. 4½s,	50,000	53,000 00	50,000 00
Old Colony R.R. 6s,	34,000	35,080 00	34,000 00
Sullivan County R.R. 4s,	60,000	61,200 00	60,000 00
Vermont Valley R.R. 5s,	10,000	11,000 00	10,000 00
	\$1,674,000	\$1,815,030 00	\$1,684,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$58,500 00	3½ per cent.	\$107,850 00	4 per cent.	\$6,018,750 00	5 per cent.
38,000 00	3¾ “	512,400 00	4½ “	80,000 00	7 “

Amount invested in real estate for banking purposes,	\$118,500 00
Estimated value of the same,	118,500 00
Assessed value of the same,	95,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	1,550 00
Assessed value of the same,	1,400 00
Number of loans which are of an amount not exceeding \$3,000 each, 1,255	
Aggregate amount of the same,	1,693,550 00
Total number of loans upon real estate,	1,375
Amount of investments from which no income is received,	1,550 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	599,367 77
Times for the dividends fixed by the by-laws: January 1 and July 1.	

Springfield Institution for Savings — Concluded.

Rate and amount of each semi-annual dividend	{ 2 per cent., \$233,751 95 }	\$473,194 11
during the year ending Oct. 31, 1895, . . .	{ 2 per cent., 239,442 16 }	
Number of accounts opened during the year ending Oct. 31, 1895,	4,740	
Number of accounts closed during the year ending Oct. 31, 1895,	3,531	
Total number of open accounts Oct. 31, 1895,	30,813	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		24,393 31
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		2,338,876 61
Number of same,	29,817	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		2,177,309 92
Number of same,	24,981	
Date of examination by commissioners: October 22.		

STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

Incorporated March 28, 1855. Present number of corporators, 27.

WILLIAM B. STEVENS, *President*.

ONSLOW GILMORE, *Treasurer*.

ONSLOW GILMORE, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

ARAD GERRY,

A. H. COWDREY,

JOHN W. SPENCER.

Open for business every business day, except Saturday, 8.30 to 11 A.M.; 2.30 to 4 P.M.;
Saturday, 8.30 A.M. to 12. M. only; also open Tuesday, from 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$296,000 00	Deposits,	\$721,154 06
Bank stock as per schedule, .	5,000 00	Guaranty fund, . .	24,194 23
Railroad bonds as per schedule, .	126,000 00	Interest account, .	18,362 40
Real estate by foreclosure, . .	2,719 18	Profit and loss ac-	
Loans on real estate,	267,293 00	count,	6,638 50
Loans on personal security, . .	6,825 00		
Loans to counties, cities or towns			
(notes),	50,000 00		
Deposits in banks, on interest, .	9,237 83		
Deposits in banks, not on interest,	90 87		
Expense account,	2,151 59		
Cash on hand,	5,031 72		
	<hr/>		<hr/>
	\$770,349 19		\$770,349 19

Cash on Deposit in Banks, amount in each:—

Blackstone National Bank, Boston,	\$90 87
Stoneham National Bank, Stoneham,	9,237 83

Stoneham Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$45,000	\$45,800 00	\$45,000 00
of Brockton, Mass., 4s, . . .	10,000	10,300 00	10,000 00
of Chicago, Ill., 4s, . . .	10,000	10,400 00	10,000 00*
of Cleveland, Ohio, 4s, . . .	6,000	6,060 00	6,000 00
of Columbus, Ohio, 4s, . . .	26,000	26,260 00	26,000 00*
of Dayton, Ohio, 4s, . . .	10,000	10,050 00	10,000 00*
of Dayton, Ohio, 5s, . . .	11,000	11,350 00	11,000 00*
of Fort Wayne, Ind., 4½s, . . .	10,000	10,700 00	10,000 00
of Grand Rapids, Mich., 4½s, . . .	22,000	24,000 00	22,000 00
of Middletown, Conn., 4s, . . .	10,000	10,250 00	10,000 00
of Milwaukee, Wis., 5s, . . .	15,000	15,825 00	15,000 00
of Rockland, Mass., 4s, . . .	10,000	10,400 00	10,000 00
of Rockingham, Vt., 4s, . . .	13,000	13,130 00	13,000 00
of Spencer, Mass., 4s, . . .	15,000	15,750 00	15,000 00
Town of Beverly, Mass., 4s, . . .	10,000	10,400 00	10,000 00
of Leominster, Mass., 4s, . . .	20,000	20,000 00	20,000 00
of Maynard, Mass., 4s, . . .	10,000	10,550 00	10,000 00
of Montague, Mass., 4s, . . .	18,000	18,360 00	18,000 00
of Webster, Mass., 4s, . . .	15,000	15,750 00	15,000 00
County of Aroostook, Me., 4½s, . . .	10,000	10,500 00	10,000 00*
	\$296,000	\$305,835 00	\$296,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Stoneham N'l B'k, Stoneham,	\$5,000	\$5,000 00	\$5,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$30,000	\$30,525 00	\$30,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,400 00	10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	1,000	1,030 00	1,000 00
Concord & Montreal R.R. 4s, . . .	20,000	20,800 00	20,000 00
Fitchburg R.R. 4s, . . .	15,000	15,075 00	15,000 00
Fitchburg R.R. 5s, . . .	5,000	5,350 00	5,000 00

Stoneham Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
N Y. & N. E. R.R (terminal) 4s, .	\$10,000	\$10,000 00	\$10,000 00
Old Colony R.R. 4s,	20,000	21,400 00	20,000 00
Troy & Boston R.R. 7s,	5,000	7,250 00	5,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,700 00	10,000 00
	\$126,000	\$132,530 00	\$126,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,237 83	2 per cent.	\$42,500 00	4 $\frac{3}{4}$ per cent.	\$143,778 00	6 per cent.
40,000 00	4 “	57,500 00	5 “	4,640 00	7 “
10,000 00	4 $\frac{1}{2}$ “	25,700 00	5 $\frac{1}{2}$ “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$2,719 18
Assessed value of the same,	5,050 00
Number of loans which are of an amount not exceeding \$3,000 each, . 210	
Aggregate amount of the same,	159,018 00
Total number of loans upon real estate, 213	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	33,963 04
Times for the dividends fixed by the by-laws: first Wednesday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$12,759 22 } during the year ending Oct. 31, 1895, . . { 2 per cent., 13,246 94 }	26,006 16
Number of accounts opened during the year ending Oct. 31, 1895,	351
Number of accounts closed during the year ending Oct. 31, 1895,	242
Total number of open accounts Oct. 31, 1895,	3,104
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	1,896 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	149,822 66
Number of same,	2,729
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	133,059 49
Number of same,	2,320
Date of examination by commissioner: June 27.	

SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS— BOSTON.

Incorporated March 7, 1833. Present number of corporators, 173.

WILLIAM ENDICOTT, Jr., *President.*

CHARLES HENRY PARKER, *Treasurer.*

HERRBERT MAGOUN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM ENDICOTT, Jr.,	T. QUINCY BROWNE,
GEORGE S. BULLENS,	GEORGE WHITNEY,
EDWARD W. HOOPER,	FRANCIS L. HIGGINSON,
JOHN L. GARDNER.	

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$4,608,132 50	Deposits,	\$28,715,016 58
Loans on public funds, . . .	10,000 00	Guaranty fund, . .	921,956 62
Bank stock as per schedule, .	599,625 00	Profit and loss ac-	
Loans on bank stock,	24,000 00	count,	113,893 17
Railroad bonds as per schedule,	5,828,757 56	Suspense,	12,295 11
Loans on railroad stock, . . .	10,000 00	Bank building rents,	2,752 32
Railroad notes,	150,000 00		
Real estate (for banking pur-			
poses),	180,000 00		
Loans on real estate,	9,710,550 00		
Loans on personal security, . .	6,510,000 00		
Loans to counties, cities or towns			
(notes),	490,000 00		
Deposits in banks, on interest, .	1,249,767 73		
Deposits in banks, not on interest,	8,978 02		
Expense account,	3,636 26		
Cash on hand,	382,466 73		
	<u>\$29,765,913 80</u>		<u>\$29,765,913 80</u>

Cash on Deposit in Banks, amount in each:—

Atlantic National Bank, Boston,	\$152,472 61
Columbian National Bank, Boston,	109,675 03
National Eagle Bank, Boston,	51,271 41
Market National Bank, Boston,	101,959 32

Suffolk Savings Bank for Seamen and Others, Boston — Continued.

Merchants' National Bank, Boston,	\$145,056 31
National Bank of the Commonwealth, Boston,	75,975 42
National Bank of North America, Boston,	92,449 89
National Revere Bank, Boston,	176,384 27
National Union Bank, Boston,	101,033 91
New England National Bank, Boston,	201,206 30
Shoe and Leather National Bank, Boston,	51,261 28

Loan on Public Funds: —

On \$10,000 City of Providence, R. I., 6s,	\$10,000 00
--	-------------

Loans on Bank Stock, amount on each: —

On 154 shares Market National Bank, Boston,	\$10,000 00
On 200 shares Tremont National Bank, Boston,	14,000 00

Loan on Railroad Stock: —

On 100 shares New York, New Haven & Hartford R.R.,	\$10,000 00
--	-------------

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass, 4s, .	\$1,695,000 00	\$1,806,325 00	\$1,695,000 00
of Boston, Mass., 5s, .	947,562 50	1,059,116 25	964,662 50
of Chicago, Ill., 4s, .	350,000 00	360,500 00	350,000 00*
of Hartford, Conn., 4s, .	200,000 00	218,000 00	200,000 00
of New Bedford, Mass, 3½s, .	30,000 00	30,000 00	30,000 00
of New Bedford, Mass., 4s, .	100,000 00	102,750 00	100,000 00
of New Bedford, Mass., 6s, .	10,000 00	10,350 00	10,000 00
of New York, N. Y., 6s, .	100,000 00	112,500 00	111,220 00
of Providence, R. I., 4s, .	100,000 00	112,500 00	100,000 00
of Quincy, Mass., 4s, .	180,000 00	182,700 00	180,000 00
of Springfield, Mass., 4s, .	50,000 00	51,000 00	50,000 00
of Waltham, Mass, 4s, .	75,000 00	75,750 00	75,000 00
of Worcester, Mass., 4s, .	100,000 00	105,500 00	100,000 00
Town of Ayer, Mass., 4s, .	60,000 00	63,000 00	60,000 00
of Hudson, Mass., 4s, .	25,000 00	25,500 00	25,000 00
State of Massachusetts 3½s, .	500,000 00	555,000 00	557,250 00
	\$4,522,562 50	\$4,870,491 25	\$4,608,132 50

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
85	Atlantic Nat'l Bank, Boston, .	\$8,500	\$10,731 25	\$8,500 00
654	Atlas National Bank, Boston, .	65,400	80,442 00	65,400 00
30	Boylston Nat'l Bank, Boston, .	3,000	3,960 00	3,000 00

Suffolk Savings Bank for Seamen and Others, Boston—Continued.

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
492	Columbian N'l Bank, Boston,	\$49,200	\$47,478 00	\$49,200 00
138	Continental N'l Bank, Boston,	13,800	14,835 00	13,800 00
48	Freeman's Nat'l Bank, Boston,	4,800	4,332 00	4,800 00
150	Hamilton Nat'l Bank, Boston, .	15,000	16,087 50	15,000 00
150	Howard Nat'l Bank, Boston, .	15,000	13,875 00	15,000 00
150	Market Nat'l Bank, Boston, .	15,000	12,225 00	15,000 00
50	Massachusetts N'l B'k, Boston,	5,000	4,262 50	5,000 00
658	Merchants' N'l Bank, Boston, .	65,800	105,280 00	65,800 00
169	N'l B'k of Commerce, Boston,	16,900	18,928 00	16,900 00
150	N'l B'k of Redemption, Boston,	15,000	18,150 00	15,000 00
100	N'l B'k of the Republic, Boston,	10,000	15,200 00	10,000 00
211	National City Bank, Boston, .	21,100	17,091 00	21,100 00
461	National Eagle Bank, Boston,	46,100	38,032 50	46,100 00
211	N'l Hide & Leather B'k, Boston,	21,100	22,418 75	21,100 00
400	National Revere Bank, Boston,	40,000	36,000 00	40,000 00
100	Nat'l Union Bank, Boston, .	10,000	13,500 00	10,000 00
411	Nat'l Webster Bank, Boston, .	41,100	43,155 00	41,100 00
11	New England N'l B'k, Boston,	1,100	1,738 00	1,100 00
50	Old Boston N'l Bank, Boston,	5,000	5,462 50	5,000 00
244	Shawmut Nat'l Bank, Boston,	24,400	26,596 00	24,400 00
111	Shoe & Leather N'l B'k, Boston,	11,100	10,045 50	11,100 00
133	State National Bank, Boston, .	13,300	14,729 75	13,300 00
136	Suffolk National Bank, Boston,	13,600	14,280 00	13,600 00
187	Tremont Nat'l Bank, Boston, .	18,700	16,643 00	18,700 00
150	Washington N'l Bank, Boston,	15,000	16,200 00	15,000 00
175	Bay State N'l B'k, Lawrence, .	13,125	21,000 00	13,125 00
25	Railroad Nat'l Bank, Lowell, .	2,500	3,300 00	2,500 00
		\$599,625	\$665,978 25	\$599,625 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$100,000 00	\$114,000 00	\$100,000 00
Boston & Lowell R.R. 4s,	650,000 00	659,750 00	650,000 00
Boston & Maine R.R. 4½s,	750,000 00	866,250 00	750,000 00
Boston & Providence R.R. 4s,	200,000 00	210,000 00	200,000 00
Connecticut River R.R. 4s,	300,000 00	318,000 00	300,000 00
Conn. & Passumpsic Rivers R.R. 4s,	400,000 00	422,000 00	400,000 00
Eastern R.R. 6s,	438,206 02	524,903 10	512,517 56
Fitchburg R.R. 5s,	300,000 00	312,000 00	308,500 00
Holyoke & Westfield R.R. 4s,	100,000 00	101,500 00	100,000 00

Suffolk Savings Bank for Seamen and Others, Boston — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
N. Y. & N. E. R.R. (terminal) 4s,	\$500,000 00	\$545,000 00	\$500,000 00
Old Colony R.R. 4s,	1,400,000 00	1,478,000 00	1,409,500 00
Old Colony R.R. 6s,	200,000 00	203,000 00	200,000 00
Portland & Ogdensburg R.R. 6s,	139,000 00	151,510 00	148,240 00
Providence & Worcester R.R. 6s,	250,000 00	257,500 00	250,000 00
	\$5,727,206 02	\$6,163,413 10	\$5,828,757 56

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,047,111 40	2 per cent.	\$1,788,000 00	3½ per cent.	\$909,700 00	5 per cent.
202,656 33	2½ “	9,506,000 00	4 “	24,300 00	5½ “
90,000 00	2¾ “	1,031,000 00	4½ “	24,630 00	6 “
100,000 00	3 “	1,138,920 00	4½ “	7,000 00	7 “
2,235,000 00	3½ “				

Amount invested in real estate for banking purposes,	\$180,000 00
Estimated value of the same,	316,000 00
Assessed value of the same,	316,000 00
Net income received from same during year ending Oct. 31, 1895,	6,800 99
Number of loans which are of an amount not exceeding \$3,000 each,	51
Aggregate amount of the same,	107,200 00
Total number of loans upon real estate,	312
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	1,170,123 80
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$405,169 58 } during the year ending Oct. 31, 1895, { 2 per cent., 542,899 13 }	948,068 71
Number of accounts opened during the year ending Oct. 31, 1895,	7,465
Number of accounts closed during the year ending Oct. 31, 1895,	6,319
Total number of open accounts Oct. 31, 1895,	63,636
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	44,223 88
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	4,660,223 00
Number of same,	51,835
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	4,913,204 65
Number of same,	46,945
Date of examination by commissioners: November 20 and 21.	

TAUNTON SAVINGS BANK—TAUNTON.

Incorporated Feb. 9, 1869. Present number of corporators, 92.

JOHN E. SANFORD, *President*

HENRY R. WOOD, *Treasurer.*

HENRY R. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ELISHA T. JACKSON,

DANIEL A. TREFETHEN,

JOHN E. SANFORD,

GEORGE M. WOODWARD,

CHARLES L. LOVERING,

GEORGE A. WASHBURN,

DANIEL CAREY.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 2 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$258,711 25	Deposits, . . .	\$1,791,587 02
Bank stock as per schedule, .	108,514 76	Guaranty fund, .	64,996 94
Loans on bank stock, . . .	2,900 00	Interest account, .	31,369 08
Railroad bonds as per schedule, .	287,600 00	Surplus, . . .	36,267 42
Real estate by foreclosure, .	11,991 47		
Loans on real estate, . . .	749,738 57		
Loans on personal security, .	449,225 00		
Deposits in banks, on interest, .	49,438 57		
Deposits in banks, not on interest, .	2,433 85		
Expense account, . . .	1,700 79		
Profit and loss, . . .	95		
Cash on hand, . . .	1,965 25		
	<u>\$1,924,220 46</u>		<u>\$1,924,220 46</u>

Cash on Deposit in Banks, amount in each :—

National Bank of the Republic, Boston,	\$49,438 57
Taunton National Bank, Taunton,	2,433 85

Loans on Bank Stock, amount on each :—

On 10 shares Merchants' National Bank, New Bedford,	}	\$2,000 00
On 10 shares First National Bank, New Bedford,		
On 5 shares Machinists' National Bank, Taunton,		500 00
On 4 shares Bristol County National Bank, Taunton,		400 00

Taunton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge, Mass., 4s., .	\$45,000	\$50,400 00	\$47,250 00
of Canton, Ohio, 5s., . . .	15,000	16,275 00	15,000 00
of Dayton, Ohio, 5s., . . .	10,000	11,350 00	10,000 00*
of New Bedford, Mass., 4s., .	10,000	10,500 00	9,975 00
of Taunton, Mass., 4s., . . .	97,200	101,469 00	98,955 00
of Taunton, Mass., 6s., . . .	2,000	2,025 00	2,000 00
Town of Peabody, Mass., 4s., .	25,000	25,000 00	25,000 00
County of Aroostook, Me., 4s., .	20,000	20,000 00	20,000 00*
State of New Hampshire 6s., .	1,000	1,140 00	1,000 00
United States 5s.,	25,000	28,625 00	29,531 25
	\$250,200	\$266,784 00	\$258,711 25

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	\$1,000	\$1,260 00	\$1,200 00
55	Atlas National Bank, Boston, .	5,500	6,765 00	6,100 00
7	Blackstone N'l Bank, Boston, .	700	696 50	700 00
12	Boylston Nat'l Bank, Boston, .	1,200	1,572 00	1,400 00
8	Columbian Nat'l Bank, Boston,	800	800 00	800 00
10	Continental N'l Bank, Boston,	1,000	1,080 00	1,000 00
17	Freeman's Nat'l Bank, Boston,	1,700	1,700 00	1,695 75
44	Hamilton Nat'l Bank, Boston, .	4,400	4,708 00	4,840 00
3	Howard Nat'l Bank, Boston, .	300	291 00	300 00
6	Merchants' N'l Bank, Boston, .	600	930 00	700 00
33	Mt. Vernon N'l Bank, Boston,	3,300	3,762 00	3,894 00
5	N'l B'k of Commerce, Boston,	500	555 00	500 00
25	N'l B'k of Redemption, Boston,	2,500	3,025 00	2,900 00
25	N'l B'k of the Republic, Boston,	2,500	3,800 00	3,200 00
100	National City Bank, Boston, .	10,000	8,100 00	8,200 00
11	National Eagle Bank, Boston,	1,100	907 50	902 00
20	Nat'l Exchange Bank, Boston,	2,000	2,500 00	2,200 00
23	National Revere Bank, Boston,	2,300	2,127 50	2,162 00
7	Nat'l Webster Bank, Boston, .	700	728 00	700 00
10	New England N'l B'k, Boston,	1,000	1,590 00	1,300 00
11	North National Bank, Boston,	1,100	1,155 00	1,200 00
20	Second National Bank, Boston,	2,000	3,580 00	2,900 00
12	Shawmut Nat'l Bank, Boston,	1,200	1,320 00	1,300 00
11	Tremont Nat'l Bank, Boston, .	1,100	979 00	935 00
17	First Nat'l Bank, New Bedford,	1,700	2,550 00	2,211 01

Taunton Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Merchants' National Bank, New Bedford,	\$20,000	\$48,000 00	\$27,200 00
102	National Bank of Commerce, New Bedford,	10,200	8,670 00	8,160 00
34	Bristol County National Bank, Taunton,	3,400	4,420 00	4,405 00
9	Machinists' N'l Bank, Taunton,	900	1,485 00	1,260 00
109	Taunton Nat'l Bank, Taunton,	10,900	16,350 00	14,250 00
		\$95,600	\$130,406 50	\$108,514 76

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$2,000	\$2,260 00	\$2,000 00
Boston & Lowell R.R. 4s,	20,000	20,400 00	20,000 00
Boston & Maine R.R. 4s,	50,000	52,000 00	50,000 00
Boston & Providence R.R. 4s,	15,000	15,750 00	15,000 00
Concord & Montreal R.R. 4s,	50,000	52,000 00	50,000 00
Fitchburg R.R. 5s,	25,000	26,775 00	25,000 00
Maine Central R.R. 4½s,	20,000	21,200 00	20,000 00
Old Colony R.R. 4s,	75,000	80,375 00	75,000 00
Worcester, Nashua & Roch. R.R. 4s,	30,000	30,700 00	30,600 00
	\$287,000	\$301,460 00	\$287,600 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$49,438 57	2 per cent.	\$168,000 00	4½ per cent.	\$69,800 00	5½ per cent.
83,000 00	4 “	18,000 00	4¾ “	241,108 00	6 “
197,500 00	4½ “	424,455 57	5 “		

Value, by books, of real estate held or owned by foreclosure or otherwise, \$11,991 47
 Assessed value of the same, 12,200 00
 Net income received from same during year ending Oct. 31, 1895, 271 22
 Number of loans which are of an amount not exceeding \$3,000 each, 356
 Aggregate amount of the same, 389,261 35
 Total number of loans upon real estate, 381

Taunton Savings Bank—Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	\$91,747 50
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$32,627 07 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 33,525 21 }	66,152 28
Number of accounts opened during the year ending Oct. 31, 1895, . . .	624
Number of accounts closed during the year ending Oct. 31, 1895, . . .	417
Total number of open accounts Oct. 31, 1895,	4,469
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	5,545 09
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	314,458 11
Number of same,	2,738
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	270,441 05
Number of same,	2,881
Date of examination by commissioner: April 11.	

TEMPLETON SAVINGS BANK—BALDWINVILLE.

Incorporated April 19, 1871. Present number of corporators, 45.

M. A. WILSON, *President.*

ASA HOSMER, *Treasurer.*

ASA HOSMER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

M. A. WILSON,

AMOS D. WILEY,

WILLARD BAKER,

GILMAN WAITE,

HERBERT LELAND.

Open for business every Wednesday and Saturday, the last two weeks in each quarter,
the first week in January and July, and first three days in April and
October, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$36,000 00	Deposits,	\$275,805 96
Bank stock as per schedule, .	16,000 00	Guaranty fund, . .	14,949 42
Loans on bank stock,	1,100 00	Undivided earnings, .	5,889 71
Railroad bonds as per schedule, .	18,000 00		
Real estate (for banking purposes),	8,000 00		
Real estate by foreclosure, . . .	2,770 59		
Loans on real estate,	151,244 00		
Loans on personal security, . . .	14,910 00		
Loans to counties, cities or towns (notes),	24,500 00		
Deposits in banks, on interest, .	22,609 08		
Expense account,	922 11		
T. P. Beals, receiver,	252 02		
Cash on hand,	337 29		
	\$296,645 09		\$296,645 09

Cash on Deposit in Banks, amount in each:—

Miller's River National Bank, Athol,	\$12,609 08
Orange National Bank, Orange,	10,000 00

Templeton Savings Bank, Baldwinville — Continued.

Loans on Bank Stock, amount on each :—

On 10 shares First National Bank, Winchendon,	\$800 00
On 5 shares Rollstone National Bank, Fitchburg,	300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s,	\$5,000	\$5,950 00	\$5,000 00
of Cleveland, Ohio, 5s,	5,000	5,100 00	5,000 00
of Dayton, Ohio, 5s,	1,000	1,075 00	1,000 00*
of Grand Rapids, Mich., 5s,	5,000	5,000 00	5,000 00
of Peoria, Ill., 4½s,	2,000	2,140 00	2,000 00
of Peoria, Ill., 7s,	2,000	2,120 00	2,000 00
of Rockford, Ill., 4½s,	5,000	5,350 00	5,000 00
of Saginaw, Mich., 5s,	1,000	1,080 00	1,000 00
of Sioux City, Iowa, 4½s,	5,000	5,450 00	5,000 00
of Springfield, Ohio, 5s,	5,000	5,275 00	5,000 00
	\$36,000	\$38,540 00	\$36,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
2	Miller's River N'l B'k, Athol,	\$200	\$360 00	\$200 00
10	Columbian N'l B'k, Boston,	1,000	1,000 00	1,000 00
10	Continental N'l B'k, Boston,	1,000	1,080 00	1,000 00
10	N'l B'k of Commerce, Boston,	1,000	1,110 00	1,000 00
10	National City Bank, Boston,	1,000	810 00	1,000 00
10	National Eagle Bank, Boston,	1,000	830 00	1,000 00
10	N'l Hide & Leather B'k, Boston	1,000	1,060 00	1,000 00
10	Nat'l Revere Bank, Boston,	1,000	930 00	1,000 00
10	National Rockland B'k, Boston,	1,000	1,420 00	1,000 00
6	Nat'l Webster Bank, Boston,	600	624 00	600 00
10	Tremont Nat'l Bank, Boston,	1,000	890 00	1,000 00
10	Fitchburg N'l Bank, Fitchburg,	1,000	1,450 00	1,000 00
12	First Nat'l Bank, Gardner,	1,200	1,440 00	1,200 00
30	Orange National B'k, Orange,	3,000	4,500 00	3,000 00
10	First N'l Bank, Winchendon,	1,000	1,600 00	1,000 00
		\$16,000	\$19,104 00	\$16,000 00

Templeton Savings Bank, Baldwinville — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$5,000	\$5,200 00	\$5,000 00
Fitchburg R.R. 4½s,	5,000	5,050 00	5,000 00
Old Colony R.R. 6s,	6,000	6,180 00	6,000 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,140 00	2,000 00
	\$18,000	\$18,570 00	\$18,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,609 08 10,000 00	2 per cent. 2½ “	\$24,500 00 8,000 00	4 per cent. 5 “	\$2,375 00 156,879 00	5½ per cent. 6 “

Amount invested in real estate for banking purposes,	\$8,000 00
Estimated value of the same,	9,000 00
Assessed value of the same,	7,000 00
Net income received from same during year ending Oct. 31, 1895, . . .	179 37
Value, by books, of other real estate held or owned by foreclosure or otherwise,	2,770 59
Assessed value of the same,	2,500 00
Number of loans which are of an amount not exceeding \$3,000 each, . .	149
Aggregate amount of the same,	127,577 00
Total number of loans upon real estate,	142
Amount of investments from which no income is received,	3,022 61
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	15,143 78
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$5,282 39 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 5,286 17 }	10,568 56
Number of accounts opened during the year ending Oct. 31, 1895, . . .	86
Number of accounts closed during the year ending Oct. 31, 1895, . . .	91
Total number of open accounts Oct. 31, 1895,	892
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	922 11
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	29,800 73
Number of same,	421
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	35,355 03
Number of same,	463
Date of examination by commissioners: February 14.	

UNION SAVINGS BANK—FALL RIVER.

Incorporated April 24, 1869. Present number of corporators, 39.

JEROME C. BORDEN, *President.*

ABRAHAM G. HART, *Treasurer.*

MELVIN B. HORTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JEROME C. BORDEN,

CHAS. M. HORTON,

CYRUS C. ROUNSEVILLE,

GEORGE W. DEAN,

A. HOMER SKINNER.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$5,000 00	Deposits, . . .	\$1,021,733 70
Bank stock as per schedule, .	43,855 00	Guaranty fund, .	11,200 00
Railroad bonds as per schedule, .	15,000 00	Interest account, . .	13,200 55
Real estate (for banking purposes),	25,000 00	Profit and loss account,	37,067 65
Real estate by foreclosure, . .	1,203 35	Unfinished loans, .	1,739 40
Loans on real estate,	715,515 12		
Loans on personal security, . .	263,080 00		
Deposits in banks, on interest, .	16,100 00		
Cash on hand,	187 83		
	<u>\$1,084,941 30</u>		<u>\$1,084,941 30</u>

Cash on Deposit in Bank:—

National Union Bank, Fall River, \$16,100 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 6s, . . .	\$5,000	\$5,590 00	\$5,000 00

Union Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	Fall River N'l B'k, Fall River,	\$2,100	\$2,310 00	\$2,100 00
11	Massasoit N'l B'k, Fall River,	1,100	1,650 00	1,540 00
167	Metacomet N'l B'k, Fall River,	16,700	20,875 00	20,040 00
158	Nal'l Union Bank, Fall River,	15,800	16,590 00	15,800 00
35	Pocasset N'l Bank, Fall River,	3,500	5,075 00	4,375 00
		\$39,200	\$46,500 00	\$43,855 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$15,000	\$16,425 00	\$15,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,100 00	2 per cent.	\$52,500 00	4½ per cent.	\$715,640 12	5½ per cent.
25,000 00	3½ “	2,000 00	4¾ “	4,765 00	6 “
70,000 00	4 “	108,690 00	5 “		

Amount invested in real estate for banking purposes, \$25,000 00
 Estimated value of the same, 25,000 00
 Assessed value of the same, 24,000 00
 Net income received from same during year ending Oct. 31, 1895, . . . 1,565 50
 Value, by books, of other real estate held or owned by foreclosure or otherwise, 1,203 35
 Assessed value of the same, 1,200 00
 Number of loans which are of an amount not exceeding \$3,000 each, 338
 Aggregate amount of the same, 470,345 12
 Total number of loans upon real estate, 359
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, 54,698 28
 Times for the dividends fixed by the by-laws: May 15 and November 15.

Union Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2½ per cent., \$19,153 88 }		
during the year ending Oct. 31, 1895, . . . { 2½ per cent., 20,139 86 }		\$39,293 74
Number of accounts opened during the year ending Oct. 31, 1895, . . .	620	
Number of accounts closed during the year ending Oct. 31, 1895, . . .	326	
Total number of open accounts Oct. 31, 1895,	2,147	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		2,966 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		261,661 49
Number of same,	2,939	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		170,261 64
Number of same,	1,852	
Date of examination by commissioners: July 25.		

UNION INSTITUTION FOR SAVINGS IN THE CITY OF BOSTON—BOSTON.

Incorporated Feb. 11, 1865. Present number of corporators, 37.

(Deceased), *President*.

WILLIAM S. PELLETIER, *Treasurer*.

THOMAS J. KELLEY, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

PAUL H. KENDRICKEN,

JOSEPH D. FALLON,

JOHN M. MAGUIRE,

MICHAEL J. WARD,

JOHN CURTIN,

THOMAS B. FITZPATRICK.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturday, 5 to 8 P.M.;
during July, August and September, close at 2 P.M. on Saturday.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$531,000 00	Deposits,	\$4,960,802 20
Bank stock as per schedule,	181,500 00	Guaranty fund,	168,850 00
Loans on bank stock,	39,000 00	Interest account,	133,842 67
Railroad bonds as per schedule,	223,300 00	Profit and loss ac- count,	62,597 30
Real estate (for banking pur- poses),	175,000 00	Suspense account,	112 00
Loans on real estate,	2,477,709 00	Mortgage and inter- est suspense,	6,508 29
Loans on personal security,	1,405,550 14		
Loans on depositors' books,	1,800 00		
Deposits in banks, on interest,	276,692 90		
Deposits in banks, not on interest,	1,374 78		
Reconstruction account,	13,074 48		
Cash on hand,	6,711 16		
	\$5,332,712 46		\$5,332,712 46

Cash on Deposit in Banks, amount in each : —

Boylston National Bank, Boston,	\$44,046 34
Manufacturers' National Bank, Boston,	60,093 62
Market National Bank, Boston,	84,769 42
Mechanics' National Bank, Boston,	87,783 52
South End National Bank, Boston,	1,374 78

Union Institution for Savings in the City of Boston—Continued.

Loans on Bank Stock, amount on each:—

On 180 shares Mechanics' National Bank, Boston,	\$18,000 00
On 113 shares Hancock National Bank, Boston,	6,000 00
On 230 shares Hancock National Bank, Boston,	15,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$304,000	\$327,870 00	\$304,000 00
of Cambridge, Mass., 4s,	100,000	111,000 00	100,000 00
of New Bedford, Mass., 4s,	121,000	124,825 00	121,000 00
of Newton, Mass., 4s,	4,000	4,300 00	4,000 00
of Springfield, Mass., 7s,	2,000	2,420 00	2,000 00
	\$531,000	\$570,415 00	\$531,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Blackstone N'l Bank, Boston, .	\$5,400	\$5,400 00	\$5,400 00
77	Boston National Bank, Boston,	7,700	7,738 50	7,700 00
13	Boylston Nat'l Bank, Boston, .	1,300	1,712 75	1,300 00
80	Columbian N'l Bank, Boston, .	8,000	7,740 00	8,000 00
8	Continental N'l Bank, Boston,	800	860 00	800 00
38	Eliot Nat'l Bank, Boston, . .	3,800	4,940 00	3,800 00
10	Everett Nat'l Bank, Boston, .	1,000	830 00	1,000 00
20	Faneuil Hall N'l B'k, Boston, .	2,000	2,670 00	2,000 00
75	Fourth National Bank, Boston,	7,500	9,018 75	7,500 00
10	Globe National Bank, Boston,	1,000	851 25	1,000 00
70	Howard Nat'l Bank, Boston, .	7,000	6,475 00	7,000 00
100	Lincoln Nat'l Bank, Boston, .	10,000	7,775 00	10,000 00
92	Market Nat'l Bank, Boston, .	9,200	7,371 50	9,200 00
60	Mechanics' N'l Bank, Boston, .	6,000	7,050 00	6,000 00
92	Metropolitan N'l B'k, Boston, .	9,200	8,579 00	9,200 00
25	Mt. Vernon N'l Bank, Boston,	2,500	2,750 00	2,500 00
59	N'l B'k of Commerce, Boston,	5,900	6,608 00	5,900 00
100	N'l B'k of No. America, Boston,	10,000	10,600 00	10,000 00
25	N'l B'k of Redemption, Boston,	2,500	3,025 00	2,500 00
92	Nat'l Exchange Bank, Boston,	9,200	11,500 00	9,200 00
66	N'l Hide & Leather B'k, Boston,	6,600	7,029 00	6,600 00
5	Nat'l Market Bank, Brighton,	500	478 75	500 00
9	Nat'l Revere Bank, Boston, .	900	810 00	900 00
5	National Union Bank, Boston,	500	675 00	500 00
38	Nat'l Webster Bank, Boston, .	3,800	3,952 00	3,800 00
51	North Nat'l Bank, Boston, .	5,100	5,463 37	5,100 00

Union Institution for Savings in the City of Boston — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Old Boston N'l Bank, Boston,	\$500	\$546 25	\$500 00
27	Shawmut Nat'l Bank, Boston,	2,700	2,943 00	2,700 00
8	Shoe & Leather N'l B'k, Boston,	800	724 00	800 00
100	South End N'l B'k, Boston, .	10,000	7,500 00	10,000 00
84	State National Bank, Boston, .	8,400	9,345 00	8,400 00
100	Suffolk Nat'l Bank, Boston, .	10,000	10,500 00	10,000 00
97	Third National Bank, Boston, .	9,700	8,827 00	9,700 00
100	Tremont Nat'l Bank, Boston, .	10,000	8,900 00	10,000 00
20	Washington N'l Bank, Boston,	2,000	2,160 00	2,000 00
		\$181,500	\$183,348 12	\$181,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$35,000	\$35,000 00	\$33,300 00
Fitchburg R.R. 5s,	185,000	192,300 00	185,000 00
Old Colony R.R. 4s,	5,000	5,350 00	5,000 00
	\$225,000	\$232,650 00	\$223,300 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$104,139 96	2 per cent.	\$236,000 00	4½ per cent.	\$51,140 00	5½ per cent.
172,552 94	2½ “	899,500 00	4½ “	163,120 00	6 “
100,000 00	4 “	2,473,699 14	5 “	600 00	7 “

Amount invested in real estate for banking purposes, \$175,000 00
 Estimated value of the same, 183,000 00
 Assessed value of the same, 183,000 00
 Net income received from same during year ending Oct. 31, 1895, . . . 5,559 94
 Number of loans which are of an amount not exceeding \$3,000 each, 358
 Aggregate amount of the same, 544,038 00
 Total number of loans upon real estate, 537
 Amount of investments from which no income is received, 10,000 00

Union Institution for Savings in the City of Boston — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	\$230,815 88
Times for the dividends fixed by the by-laws: third Wednesday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$87,573 24 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 91,539 63 }	179,112 87
Number of accounts opened during the year ending Oct. 31, 1895,	1,721
Number of accounts closed during the year ending Oct. 31, 1895,	838
Total number of open accounts Oct. 31, 1895,	12,330
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	14,203 09
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	1,121,800 93
Number of same,	12,051
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	1,011,409 64
Number of same,	10,322
Date of examination by commissioners: April 9.	

UXBRIDGE SAVINGS BANK — UXBRIDGE.

Incorporated June 3, 1870. Present number of corporators, 36.

CHARLES E. SEAGRAVE, *President.*

C. A. TAFT, *Treasurer.*

EDWARD PARKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

W. J. TAFT,
CHAS. E. SEAGRAVE,
A. C. SLATER,

A. R. TAFT,
CHAS. W. SCOTT,
WM. E. HAYWARD.

Open for business every business day, except Saturday, 8.30 A.M. to 12 M.; 1.30 to 4 P.M.; Saturday, 8.30 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . . .	\$98,342 25	Deposits,	\$422,244 35
Loans on bank stock,	400 00	Guaranty fund,	16,803 00
Railroad bonds as per schedule,	46,330 00	Interest account,	8,664 84
Loans on real estate,	252,439 32	Surplus account,	667 82
Loans on personal security,	16,404 34		
Deposits in banks, on interest,	9,611 75		
Deposits in banks, not on interest,	5,876 64		
Expense account,	348 40		
Premium account,	18,627 31		
	<u>\$448,380 01</u>		<u>\$448,380 01</u>

Cash on Deposit in Banks, amount in each : —

Blackstone National Bank, Uxbridge,	\$5,876 64
Citizens' National Bank, Worcester,	9,611 75

Loan on Bank Stock : —

On 5 shares Blackstone National Bank, Uxbridge,	\$400 00
---	----------

Uxbridge Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Central Nat'l Bank, Boston, .	\$4,000	\$5,200 00	\$4,000 00
85	Eliot National Bank, Boston, .	8,500	11,305 00	8,500 00
92	Howard Nat'l Bank, Boston, .	9,200	8,924 00	9,200 00
20	N'l B'k of No. America, Boston, .	2,000	2,135 00	2,000 00
80	N'l B'k of Redemption, Boston, .	8,000	8,680 00	8,000 00
30	National Eagle Bank, Boston, .	3,000	2,482 50	3,000 00
85	N'l Hide & Leather B'k, Boston, .	8,500	9,031 25	8,500 00
80	National Revere Bank, Boston, .	8,000	7,430 00	8,000 00
46	Nat'l Webster Bank, Boston, .	4,600	4,784 00	4,600 00
60	North National Bank, Boston, .	6,000	6,307 50	6,000 00
40	Shoe & Leather N'l B'k, Boston, .	4,000	3,620 00	3,942 25
48	State National Bank, Boston, .	4,800	5,382 00	4,800 00
61	Suffolk Nat'l Bank, Boston, .	6,100	6,390 00	6,100 00
58	Tremont Nat'l Bank, Boston, .	5,800	5,162 00	5,800 00
20	First National Bank, Clinton, .	2,000	2,500 00	2,000 00
59	Franklin N'l Bank, Franklin, .	5,900	6,490 00	5,900 00
5	Grafton Nat'l Bank, Grafton, .	500	500 00	500 00
17	Millbury N'l Bank, Millbury, .	1,700	1,700 00	1,700 00
58	Blackstone N'l B'k, Uxbridge, .	5,800	5,800 00	5,800 00
		\$98,400	\$103,823 25	\$98,342 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s,	\$20,000	\$20,200 00	\$20,000 00
Maine Central R.R. 7s,	2,000	2,720 00	2,780 00
Maine Shore Line R.R. 6s,	5,000	6,500 00	6,450 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	11,900 00	11,687 50
Upper Coos R.R. 4½s,	5,000	5,412 50	5,412 50
	\$42,000	\$46,732 50	\$46,330 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,611 75	3 per cent.	\$7,500 00	5½ per cent.	\$548 21	7 per cent.
215,670 80	5 “	45,524 65	6 “		

Uxbridge Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	140	
Aggregate amount of the same,		\$138,188 66
Total number of loans upon real estate,	127	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		20,662 58
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend { 2 per cent.,	\$7,909 77 }	15,945 58
during the year ending Oct. 31, 1895,	{ 2 per cent., 8,035 81 }	
Number of accounts opened during the year ending Oct. 31, 1895,	128	
Number of accounts closed during the year ending Oct. 31, 1895,	113	
Total number of open accounts Oct. 31, 1895,	1,263	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		1,305 63
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		61,869 16
Number of same,	771	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		59,919 87
Number of same,	681	
Date of examination by commissioners: January 18.		

WAKEFIELD SAVINGS BANK—WAKEFIELD.

Incorporated May 26, 1869. Present number of corporators, 76.

THOMAS J. SKINNER, *President.*

RICHARD BRITTON, *Treasurer.*

RICHARD BRITTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WM. S. GREENOUGH,
EVERETT HART,

GEORGE H. SWEETSER,
RICHARD BRITTON.

Open for business Monday, Wednesday and Saturday, 2 to 5 P.M.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$80,000 00	Deposits,	\$476,091 11
Bank stock as per schedule, .	18,300 00	Guaranty fund, .	8,842 34
Railroad bonds as per schedule, .	63,000 00	Interest account, .	10,280 17
Real estate by foreclosure, . .	1,733 67		
Loans on real estate,	254,420 00		
Loans on personal security, . .	33,460 00		
Loans to counties, cities or towns (notes),	18,000 00		
Deposits in banks, on interest, .	16,308 17		
Expense account,	347 88		
Bank fixtures,	250 00		
Premiums,	8,782 30		
Cash on hand,	611 60		
	<u>\$495,213 62</u>		<u>\$495,213 62</u>

Cash on Deposit in Banks, amount in each:—

Winthrop National Bank, Boston,	\$3,028 62
National Bank of South Reading, Wakefield,	13,279 55

Wakefield Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 5s, . . .	\$8,000	\$9,360 00	\$8,000 00
of Lynn, Mass., 4s, . . .	6,000	6,300 00	6,000 00
of Peoria, Ill., 4½s, . . .	1,000	1,060 00	1,000 00
of Waltham, Mass., 4s, . . .	10,000	10,050 00	10,000 00
Town of Reading, Mass., 4s, . . .	20,000	20,400 00	20,000 00
of Wakefield, Mass., 4s, . . .	35,000	35,350 00	35,000 00
	\$80,000	\$82,520 00	\$80,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
4	Blackstone N'l Bank, Boston, .	\$400	\$400 00	\$400 00
27	Boston Nat'l Bank, Boston, .	2,700	2,700 00	2,700 00
50	National B'k of the Common- wealth, Boston, . . .	5,000	6,950 00	5,000 00
17	New England N'l B'k, Boston, .	1,700	2,703 00	1,700 00
10	North Nat'l Bank, Boston, .	1,000	1,050 00	1,000 00
16	Second Nat'l Bank, Boston, .	1,600	2,864 00	1,600 00
59	National Bank of South Read- ing, Wakefield, . . .	5,900	6,785 00	5,900 00
		\$18,300	\$23,452 00	\$18,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$20,500 00	\$20,000 00
Boston & Maine R.R. 4½s, . . .	20,000	23,100 00	20,000 00
Fitchburg R.R. 4½s, . . .	20,000	20,850 00	20,000 00
Fitchburg R.R. 5s, . . .	2,000	2,100 00	2,000 00
Old Colony R.R. 6s, . . .	1,000	1,015 00	1,000 00
	\$63,000	\$67,565 00	\$63,000 00

Wakefield Savings Bank—Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,308 17	2½ per cent.	\$134,500 00	5 per cent.	\$113,080 00	6 per cent.
18,000 00	4 “	24,900 00	5½ “	400 00	7 “
15,000 00	4½ “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$1,733 67
Assessed value of the same,	3,000 00
Number of loans which are of an amount not exceeding \$3,000 each, . 141	
Aggregate amount of the same,	148,710 00
Total number of loans upon real estate,	142
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	21,366 87
Times for the dividends fixed by the by-laws: first Wednesday in February and August.	
Rate and amount of each semi-annual dividend { 2 per cent., \$7,705 32 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 8,241 73 }	15,947 05
Number of accounts opened during the year ending Oct. 31, 1895, . 442	
Number of accounts closed during the year ending Oct. 31, 1895, . 277	
Total number of open accounts Oct. 31, 1895,	2,350
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	1,374 01
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	165,538 83
Number of same,	3,354
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	126,560 73
Number of same,	2,099
Date of examination by commissioners: April 3.	

WALES SAVINGS BANK — WALES.

Incorporated April 2, 1870. Present number of corporators, 79.

NEWTON S. HUBBARD, *President.*

H. A. MCFARLAND, *Treasurer.*

H. A. MCFARLAND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE S. ROGERS,

WILLIAM L. WEBBER,

ISAIAH HISCOCK.

Open for business every business day, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$500 00	Deposits, . . .	\$26,160 51
Bank stock as per schedule, .	8,076 25	Guaranty fund, .	1,203 00
Loans on real estate, . . .	13,936 05	Interest account, .	119 66
Loans on personal security, .	3,008 29	Profit and loss account, . . .	826 47
Deposits in banks, on interest, .	2,191 36		
Deposits in banks, not on interest, .	98		
Cash on hand,	596 71		
	\$28,309 64		\$28,309 64

Cash on Deposit in Banks, amount in each:—

Palmer National Bank, Palmer,	\$0 98
City National Bank, Springfield,	282 96
Pyncheon National Bank, Springfield,	1,081 57
Springfield National Bank, Springfield,	506 85
Springfield Safe Deposit and Trust Company, Springfield,	45 98
Hampden Loan and Trust Company, Springfield,	274 00

Wales Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Bellows Falls, Vt., 5s, .	\$500	\$525 00	\$500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
2	Blackstone N'l Bank, Boston,	\$200	\$200 00	\$200 00
8	Continental N'l Bank, Boston,	800	920 00	800 00
8	Hamilton Nat'l Bank, Boston, .	800	936 00	800 00
5	Market Nat'l Bank, Boston, .	500	475 00	500 00
5	National City Bank, Boston, .	500	450 00	500 00
5	National Eagle Bank, Boston,	500	475 00	500 00
8	National Revere Bank, Boston,	800	800 00	800 00
3	Nat'l Webster Bank, Boston, .	300	300 00	300 00
5	Suffolk Nat'l Bank, Boston, .	500	475 00	500 00
5	Tremont Nat'l Bank, Boston, .	500	475 00	500 00
5	Monson Nat'l Bank, Monson, .	500	700 00	500 00
7	Southbridge National Bank, Southbridge, .	700	875 00	700 00
5	City Nat'l Bank, Springfield, .	500	751 25	751 25
5	Second N'l Bank, Springfield,	500	725 00	725 00
		\$7,600	\$8,557 25	\$8,076 25

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,917 36	3½ per cent.	\$274 00	4 per cent.	\$16,944 34	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, . 49
 Aggregate amount of the same, \$17,444 34
 Total number of loans upon real estate, 32
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1895, 1,333 92
 Times for the dividends fixed by the by-laws: January 1 and July 1.

Wales Savings Bank—Concluded.

Rate and amount of each semi-annual dividend { 2 per cent.,	\$511 14 }	\$1,017 63
during the year ending Oct. 31, 1895, . . . { 2 per cent.,	506 49 }	
Number of accounts opened during the year ending Oct. 31, 1895,	13	
Number of accounts closed during the year ending Oct. 31, 1895,	10	
Total number of open accounts Oct. 31, 1895,	143	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		104 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		1,922 13
Number of same,	65	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		3,277 93
Number of same,	57	
Date of examination by commissioners: August 22.		

WALTHAM SAVINGS BANK — WALTHAM.

Incorporated March 18, 1853. Present number of corporators, 53.

ENOS T. LUCE, *President.*

CHARLES F. STONE, *Treasurer.*

JOSEPH F. GIBBS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HAMBLIN L. HOVEY,

TIMOTHY LEARY,

HENRY N. FISHER,

ENOS T. LUCE,

RUFUS WARREN.

Open for business every business day, except Saturday, 8.30 A.M. to 2 30 P.M.; Saturday, 8.30 A.M. to 1 P.M.; Wednesdays, for deposits only, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$583,000 00	Deposits,	\$2,743,304 88
Bank stock as per schedule, . . .	25,500 00	Guaranty fund, . . .	131,500 00
Loans on bank stock,	350 00	Interest account, . . .	5,918 49
Railroad bonds as per schedule, . . .	502,000 00	Profit and loss account,	6,270 88
Real estate by foreclosure, . . .	113,500 00		
Loans on real estate,	1,414,840 00		
Loans on personal security, . . .	83,600 00		
Loans to counties, cities or towns (notes),	50,000 00		
Deposits in banks, on interest, . . .	111,598 80		
Expense account,	820 28		
Cash on hand,	1,785 17		
	\$2,886,994 25		\$2,886,994 25

Cash on Deposit in Banks, amount in each : —

Boston Safe Deposit and Trust Company, Boston, \$80,518 80
Waltham National Bank, Waltham, 31,080 00

Loan on Bank Stock : —

On 5 shares Waltham National Bank, Waltham, \$350 00

Waltham Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 4s, . . .	\$50,000	\$51,500 00	\$50,000 00
of Des Moines, Iowa, 4s, . . .	13,000	13,000 00	13,000 00
of Dover, N. H., 4s, . . .	25,000	26,000 00	25,000 00
of Everett, Mass., 4s, . . .	25,000	27,000 00	25,000 00
of Laconia, N. H., 4s, . . .	54,000	55,860 00	54,000 00
of Malden, Mass., 4s, . . .	50,000	51,900 00	50,000 00
of Manchester, Mass., 4s, . . .	10,000	10,500 00	10,000 00
of Nashua, N. H., 4s, . . .	25,000	26,000 00	25,000 00
of Portsmouth, N. H., 4s, . . .	50,000	51,500 00	50,000 00
of Rockford, Ill., 4½s, . . .	7,000	7,420 00	7,000 00
of Stamford, Conn., 4s, . . .	12,000	12,600 00	12,000 00
of Waltham, Mass., 4s, . . .	38,000	39,560 00	38,000 00
Town of Great Barrington, Mass. (Fire District), 4s, . . .	11,000	11,550 00	11,000 00
of Littleton, N. H., 4s, . . .	20,000	20,500 00	20,000 00
of Wakefield, Mass., 4s, . . .	18,000	18,540 00	18,000 00
County of Aroostook, Me., 4½s, . . .	25,000	26,500 00	25,000 00*
United States 5s, . . .	150,000	152,250 00	150,000 00
	\$583,000	\$602,180 00	\$583,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
340	Waltham N'l Bank, Waltham,	\$25,500	\$27,200 00	\$25,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$50,000	\$51,000 00	\$50,000 00
Boston & Maine R.R. 4s, . . .	50,000	51,000 00	50,000 00
Concord & Montreal R.R. 4s, . . .	50,000	51,000 00	50,000 00
Fitchburg R.R. 4s, . . .	10,000	10,000 00	10,000 00
Fitchburg R.R. 4½s, . . .	25,000	25,500 00	25,000 00
Fitchburg R.R. 5s, . . .	10,000	10,500 00	10,000 00
Newport & Richford R.R. 5s, . . .	2,000	2,150 00	2,000 00*

* A legal investment when made.

Waltham Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
N. Y. & N. E. R.R. (terminal) 4s, .	\$100,000	\$100,000 00	\$100,000 00
Old Colony R.R. 4s,*	100,000	100,000 00	100,000 00
Vermont & Massachusetts R.R. 5s, .	30,000	32,700 00	30,000 00
Vermont Valley R.R. 5s,	50,000	56,000 00	50,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	26,250 00	25,000 00
	\$502,000	\$516,100 00	\$502,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$111,598 80	2 per cent.	\$20,000 00	4½ per cent.	\$1,396,390 00	5 per cent.
50,000 00	2½ “	8,000 00	4¼ “	19,100 00	5½ “
25,000 00	4 “	25,000 00	4½ “	5,300 00	6 “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$113,500 00
Assessed value of the same,	131,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 401	
Aggregate amount of the same,	590,995 00
Total number of loans upon real estate,	523
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	127,702 81
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$50,376 99 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 51,523 05 }	101,900 04
Number of accounts opened during the year ending Oct. 31, 1895,	1,221
Number of accounts closed during the year ending Oct. 31, 1895,	925
Total number of open accounts Oct. 31, 1895,	9,940
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	8,616 03
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	545,502 45
Number of same,	9,920
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	533,776 95
Number of same,	8,875
Date of examination by commissioners: May 10.	

WARE SAVINGS BANK — WARE.

Incorporated March 5, 1850. Present number of corporators, 50.

LEWIS N. GILBERT, *President.*

FREDERICK D. GILMORE, *Treasurer.*

GEORGE W. DUNHAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CALVIN HITCHCOCK,

WILLIAM S. HYDE,

DAVID P. BILLINGS,

WILLIAM C. EATON,

FREDERICK D. GILMORE.

Open for business every business day, except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
from 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$520,500 00	Deposits, . . .	\$3,595,053 23
Bank stock as per schedule, .	519,684 88	Guaranty fund, .	109,156 67
Loans on bank stock, . . .	3,800 00	Interest account, .	20,499 60
Railroad bonds as per schedule, .	377,000 00	Profit and loss account, . . .	11,317 50
Real estate (for banking purposes),	6,400 00	Suspense account, .	1,366 57
Real estate by foreclosure, . .	3,634 78		
Loans on real estate,	1,955,213 69		
Loans on personal security, . .	222,641 18		
Loans to counties, cities or towns (notes),	79,100 00		
Loans on depositors' books, . .	500 00		
Deposits in banks, on interest, .	16,826 18		
Deposits in banks, not on interest, .	3,808 34		
Expense account,	3,094 00		
Premium account,	13,500 00		
Cash on hand,	11,690 52		
	\$3,737,393 57		\$3,737,393 57

Ware Savings Bank — Continued.

Cash on Deposit in Banks, amount in each:—

National Exchange Bank, Boston,	\$16,826 18
Ware National Bank, Ware,	3,808 34

Loans on Bank Stock, amount on each:—

On 14 shares Ware National Bank, Ware,	\$1,300 00
On 5 shares Ware National Bank, Ware,	500 00*
On 5 shares Ware National Bank, Ware,	500 00†
On 36 shares Globe National Bank, Boston,	1,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s,	\$1,000	\$1,140 00	\$1,000 00
of Boston, Mass., 6s,	1,000	1,170 00	1,000 00
of Brockton, Mass., 5s,	30,000	34,500 00	30,000 00
of Cleveland, Ohio, 5s,	23,000	23,775 00	23,000 00
of Cleveland, Ohio, 6s,	3,000	3,180 00	3,000 00
of Dayton, Ohio, 5s,	15,000	16,500 00	15,000 00†
of Dayton, Ohio, 6s,	71,000	74,470 00	71,000 00†
of Detroit, Mich., 6s,	1,000	1,210 00	1,000 00
of Detroit, Mich., 7s,	21,000	26,000 00	21,000 00
of East Saginaw, Mich., 5s,	15,000	15,450 00	15,000 00
of Fall River, Mass., 6s,	10,000	11,000 00	10,000 00
of Fort Wayne, Ind., 5½s,	3,000	3,000 00	3,000 00
of Fort Wayne, Ind., 6s,	18,000	19,440 00	18,000 00
of Grand Rapids, Mich., 4½s,	26,000	28,600 00	26,000 00
of Grand Rapids, Mich., 5s,	30,000	34,200 00	30,000 00
of Lynn, Mass., 4s,	55,000	58,300 00	55,000 00
of Milwaukee, Wis., 5s,	6,000	6,615 00	6,000 00
of New Bedford, Mass., 6s,	3,000	3,240 00	3,000 00
of Pawtucket, R. I., 5s,	20,000	20,800 00	20,000 00†
of Providence, R. I., 6s,	1,000	1,110 00	1,000 00
of Rockford, Ill., 4½s,	12,000	12,720 00	12,000 00
of Saginaw, Mich., 5s,	12,000	12,240 00	12,000 00
of Springfield, Ohio, 6s,	11,000	12,120 00	11,000 00
of Ware, Mass., 4s,	32,000	32,640 00	32,000 00
District of Columbia 5s,	25,000	26,250 00	25,000 00
of Columbia 6s,	500	580 00	500 00
of Columbia 7s,	75,000	89,250 00	75,000 00
	\$520,500	\$569,500 00	\$520,500 00

* This loan, in excess of the legal limit, has since been paid.

† This loan, in excess of the legal limit, has since been reduced.

‡ Legal investments when made.

Ware Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
5	Greylock Nat'l Bank, Adams,	\$500	\$775 00	\$775 00
40	Miller's River N'l B'k, Athol,	4,000	8,400 00	7,400 00
68	Atlantic Nat'l Bank, Boston, .	6,800	8,585 00	9,618 50
100	Atlas National Bank, Boston, .	10,000	12,325 00	11,500 00
33	Blackstone N'l Bank, Boston, .	3,300	3,300 00	3,933 50
215	Boston National Bank, Boston,	21,500	21,635 00	24,109 50
141	Continental N'l Bank, Boston,	14,100	15,228 00	14,977 00
60	Eliot National Bank, Boston, .	6,000	7,800 00	6,960 00
175	First National Bank, Boston, .	17,500	42,000 00	38,425 00
50	Globe National Bank, Boston,	5,000	4,260 00	4,812 00
117	Merchants' Nat'l B'k, Boston, .	11,700	18,760 00	15,588 00
81	N'l B'k of Commerce, Boston,	8,100	9,072 00	9,259 50
73	N'l B'k of the Commonwealth, Boston, .	7,300	10,147 00	10,303 38
136	N'l B'k of No. America, Boston,	13,600	14,416 00	14,280 00
110	N'l B'k of Redemption, Boston,	11,000	13,310 00	12,602 50
156	N'l B'k of the Republic, Boston,	15,600	23,907 00	20,674 00
42	Nat'l Exchange Bank, Boston,	4,200	5,250 00	4,757 50
167	National Revere Bank, Boston,	16,700	15,531 00	20,262 50
34	National Union Bank, Boston,	3,400	4,590 00	4,688 00
133	Nat'l Webster Bank, Boston, .	13,300	13,532 00	13,575 00
100	North National Bank, Boston,	10,000	10,713 00	11,900 00
15	People's Nat'l Bank, Boston, .	1,500	2,250 00	2,400 00
182	Second National Bank, Boston,	18,200	32,442 00	28,053 50
118	Shawmut Nat'l Bank, Boston,	11,800	12,980 00	15,340 00
250	State National Bank, Boston, .	25,000	28,250 00	30,383 50
129	Suffolk National Bank, Boston,	12,900	13,577 00	15,567 00
91	Tremont Nat'l Bank, Boston, .	9,100	8,099 00	9,486 00
30	Washington N'l B'k, Boston, .	3,000	3,240 00	3,900 00
150	First N'l Bank, Easthampton,	15,000	22,500 00	19,500 00
123	City National Bank, Holyoke,	12,300	14,145 00	13,246 00
10	Leicester N'l B'k, Leicester, .	1,000	1,500 00	1,100 00
50	Monson N'l Bank, Monson, .	5,000	7,500 00	7,500 00
15	Southbridge National Bank, Southbridge, .	1,500	1,950 00	2,250 00
42	Agawam N'l B'k, Springfield,	4,200	4,700 00	4,972 00
100	Chapin N'l Bank, Springfield,	10,000	16,000 00	14,800 00
41	Chicopee N'l B'k, Springfield,	4,100	7,175 00	6,975 00
37	City Nat'l Bank, Springfield, .	3,700	5,610 00	5,610 00
27	First Nat'l Bank, Springfield,	2,700	3,915 00	3,915 00
10	Second N'l Bank, Springfield,	1,000	1,620 00	1,620 00
546	Ware National Bank, Ware, .	54,600	63,290 00	67,166 00
50	City Nat'l Bank, Worcester, .	5,000	7,500 00	5,500 00
		\$405,200	\$521,779 00	\$519,684 88

Ware Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4½s, . . .	\$3,000	\$3,120 00	\$3,000 00
Boston & Lowell R.R. 5s, . . .	5,000	5,200 00	5,000 00
Boston & Maine R.R. 4½s, . . .	100,000	115,500 00	100,000 00
Fitchburg R.R. 4s, . . .	70,000	70,175 00	70,000 00
Leeds & Farmington R.R. 6s, . . .	30,000	30,450 00	30,000 00
Maine Central R.R. 7s, . . .	50,000	68,000 00	50,000 00
Old Colony R.R. 6s, . . .	19,000	19,495 00	19,000 00
St. Johnsbury & Lake Champlain R.R. 5s, . . .	80,000	95,200 00	80,000 00
Troy & Boston R.R. 7s, . . .	20,000	29,000 00	20,000 00
	\$377,000	\$436,140 00	\$377,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,826 18	2 per cent.	\$1,470,991 16	5 per cent.	\$706,157 26	5½ per cent.
40,000 00	3½ “	2,745 00	5¼ “	2,261 45	6 “
39,100 00	4 “				

Amount invested in real estate for banking purposes,	\$6,400 00
Estimated value of the same,	6,400 00
Assessed value of the same,	5,500 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	3,634 78
Assessed value of the same,	2,200 00
Net income received from same during year ending Oct. 31, 1895, . . .	90 12
Number of loans which are of an amount not exceeding \$3,000 each, . .	680
Aggregate amount of the same,	564,499 55
Total number of loans upon real estate,	799
Gross amount of interest or profits received or earned, as per books, dur- ing year ending Oct. 31, 1895,	176,062 25
Times for the dividends fixed by the by-laws: January 3 and July 3.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$75,927 33 } during the year ending Oct. 31, 1895, . . . { 2½ per cent., 73,534 21 }	149,461 54
Number of accounts opened during the year ending Oct. 31, 1895, . . .	985
Number of accounts closed during the year ending Oct. 31, 1895, . . .	705
Total number of open accounts Oct. 31, 1895,	7,509

Ware Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$8,182 04
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	472,233 82
Number of same,	4,731
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	478,778 28
Number of same,	4,201
Date of examination by commissioner: May 21.	

WAREHAM SAVINGS BANK — WAREHAM.

Incorporated April 13, 1847. Present number of corporators, 30.

GERARD C. TOBEY, *President*.

EDWARD A. GAMMONS, *Treasurer*.

FRANK A. BESSE, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

GERARD C. TOBEY,

ALDEN BESSE,

GEORGE F. WING.

Open for business every business day, except Saturdays, 9 A.M. to 2 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$38,000 00	Deposits,	\$684,095 53
Bank stock as per schedule, .	161,793 84	Guaranty fund, .	27,200 00
Railroad bonds as per schedule, .	111,510 00	Interest account, .	18,204 99
Real estate by foreclosure, .	108,936 21	Profit and loss account,	2,366 90
Loans on real estate,	128,600 44	Suspense account, .	771 08
Loans on personal security, .	87,718 16	Rent account, . . .	1,198 98
Loans to counties, cities or towns (notes),	52,211 81		
Deposits in banks, on interest, .	21,700 00		
Deposits in banks, not on interest, .	20,630 27		
Expense account,	369 50		
Taxes paid,	2,367 25		
	<u>\$733,837 48</u>		<u>\$733,837 48</u>

Cash on Deposit in Banks, amount in each :—

Boston Safe Deposit and Trust Company, Boston,	\$21,700 00
National Bank of Wareham, Wareham,	20,630 27

Wareham Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Canton, Ohio, 5s, . . .	\$6,000	\$6,720 00	\$6,000 00
Town of Everett, Mass., 4s, . . .	5,000	5,200 00	5,000 00
of Malden, Mass., 4s, . . .	10,000	10,000 00	10,000 00
of Portsmouth, N. H., 4s, . . .	2,000	2,020 00	2,000 00
of Quincy, Mass., 6s, . . .	5,000	5,300 00	5,000 00
County of Middlesex, Mass., 4s, . .	10,000	10,000 00	10,000 00
	\$38,000	\$39,240 00	\$38,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Andover Nat'l Bank, Andover,	\$500	\$500 00	\$522 50
41	Atlantic N'l Bank, Boston, . .	4,100	5,166 00	4,679 26
100	Atlas National Bank, Boston,	10,000	12,300 00	11,838 01
66	Blackstone N'l Bank, Boston,	6,600	6,583 50	10,174 80
131	Boylston Nat'l Bank, Boston,	13,100	17,161 00	11,737 70
20	First National Bank, Boston,	2,000	4,780 00	2,090 00
100	Merchants' N'l Bank, Boston, .	10,000	15,500 00	10,949 84
50	N'l B'k of Commerce, Boston,	5,000	5,550 00	7,053 50
75	N'l B'k of No. America, Boston,	7,500	8,006 50	6,993 68
30	N'l B'k of the Republic, Boston,	3,000	4,560 00	3,135 00
50	National City Bank, Boston, . .	5,000	4,050 00	5,225 00
100	National Eagle Bank, Boston,	10,000	8,275 00	11,068 14
7	Nat'l Exchange Bank, Boston,	700	875 00	731 50
45	National Revere Bank, Boston,	4,500	4,185 00	5,196 78
66	Nat'l Webster Bank, Boston, . .	6,600	6,864 00	7,615 59
74	Second Nat'l Bank, Boston, . .	7,400	13,246 00	7,572 32
100	Shawmut N'l Bank, Boston, . .	10,000	11,000 00	10,450 00
66	Shoe & Leather N'l B'k, Boston,	6,600	6,006 00	6,897 00
100	Suffolk National B'k, Boston, . .	10,000	10,475 00	12,147 46
50	Falmouth N'l Bank, Falmouth,	5,000	5,250 00	5,428 28
25	Merchants' Nat'l Bank, New Bedford,	2,500	5,375 00	2,612 50
179	National Bank of Wareham, Wareham,	17,900	23,270 00	17,674 98
		\$148,000	\$178,978 00	\$161,793 84

Wareham Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$5,000	\$5,100 00	\$4,975 00
Boston & Maine R.R. 4s, . . .	10,000	10,450 00	10,000 00
Boston & Providence R.R. 4s, . . .	5,000	5,250 00	5,000 00
Concord & Montreal R.R. 4s, . . .	10,000	10,400 00	10,000 00
Connecticut River R.R. 4s, . . .	5,000	5,300 00	5,000 00
Fitchburg R.R. 4½s, . . .	10,000	10,750 00	10,000 00
Fitchburg R.R. 5s, . . .	10,000	10,350 00	10,035 00
Leeds & Farmington R.R. 6s, . . .	1,000	1,100 00	1,000 00
Maine Central R.R. 7s, . . .	11,000	14,960 00	11,000 00
Maine Central, European & North American R.R. 4s, . . .	10,000	10,300 00	9,500 00
Old Colony R.R. 4s, . . .	15,000	16,200 00	15,000 00
Old Colony R.R. 6s, . . .	10,000	10,150 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s, . . .	10,000	10,300 00	10,000 00
	\$112,000	\$120,610 00	\$111,510 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$21,700 00	2 per cent.	\$26,301 81	4½ per cent.	\$280 00	7 ³ / ₁₀ per cent.
29,000 00	3½ “	61,400 00	5 “	1,900 00	7 “
76,045 70	4 “	72,092 46	6 “	1,510 44	8 “

Value, by books, of real estate held or owned by foreclosure or otherwise, \$108,936 21
 Assessed value of the same, 101,300 00
 Net income received from same during year ending Oct. 31, 1895, . . . 2,458 22
 Number of loans which are of an amount not exceeding \$3,000 each, 102
 Aggregate amount of the same, 96,068 68
 Total number of loans upon real estate, 83
 Amount of investments from which no income is received, 6,515 81
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1895, 32,583 54
 Times for the dividends fixed by the by-laws: first Monday in January
 and July.
 Rate and amount of each semi-annual dividend { 2 per cent., \$12,633 17 }
 during the year ending Oct. 31, 1895, . . . { 2 per cent., 12,961 89 } 25,595 06
 Number of accounts opened during the year ending Oct. 31, 1895, . . . 259
 Number of accounts closed during the year ending Oct. 31, 1895, . . . 170
 Total number of open accounts Oct. 31, 1895, 2,036

Wareham Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$1,502 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	103,313 02
Number of same,	1,016
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	95,808 29
Nmber of same,	909
Date of examination by commissioner: August 7.	

WARREN SAVINGS BANK—WARREN.

Incorporated Feb. 24, 1882. Present number of corporators, 35.

JOHN W. CHADSEY, *President.*

FREDERICK W. KIMBALL, *Treasurer.*

EMORY C. SAWYER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WM. B. RAMSDELL,

FREDERICK W. KIMBALL,

MARCUS BURROUGH,

EDGAR J. BUCK,

EDWARD FAIRBANKS.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . . .	\$40,339 50	Deposits, . . .	\$353,286 75
Loans on bank stock, . . .	5,000 00	Guaranty fund, . . .	6,432 14
Railroad bonds as per schedule, . .	3,500 00	Interest account, . . .	35 07
Loans on railroad stock, . . .	750 00	Profit and loss account, . . .	3,597 28
Loans on real estate, . . .	236,363 53		
Loans on personal security, . . .	32,184 00		
Loans to counties, cities or towns (notes), . . .	23,180 00		
Deposits in banks, on interest, . .	17,254 78		
Expense account, . . .	81 94		
Premiums, . . .	2,500 00		
Office fixtures, . . .	668 52		
Cash on hand, . . .	1,528 97		
	<hr/> \$363,351 24		<hr/> \$363,351 24

Cash on Deposit in Banks, amount in each :—

City National Bank, Springfield,	\$2,895 70
Springfield Safe Deposit and Trust Company, Springfield,	14,346 39
Third National Bank, Springfield,	3 22
First National Bank, Worcester,	9 47

Loan on Bank Stock :—

On 20 shares Greylock National Bank, Adams,	} \$5,000 00
On 30 shares Springfield Safe Deposit and Trust Company, Springfield,	

Warren Savings Bank—Continued.

Loans on Railroad Stock, amount on each:—

On 1 share Boston & Albany R.R.,	\$150 00
On 2 shares Boston & Albany R.R.,	300 00
On 4 shares Boston & Albany R.R.,	300 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	N'l B'k of Commerce, Boston,	\$300	\$333 00	\$343 50
5	Nat'l Webster Bank, Boston, .	500	520 00	598 00
15	North National Bank, Boston,	1,500	1,575 00	2,085 00
12	Tremont National B'k, Boston,	1,200	1,086 00	1,272 00
6	Conway N'l Bank, Conway, .	600	630 00	750 00
10	City National Bank, Holyoke,	1,000	1,250 00	1,125 00
10	Hadley Falls N'l B'k, Holyoke,	1,000	1,550 00	1,600 00
10	Home National Bank, Holyoke,	1,000	1,200 00	1,030 00
15	Pittsfield N'l Bank, Pittsfield, .	1,500	2,250 00	3,125 00
16	Agawam N'l B'k, Springfield,	1,600	1,600 00	1,920 00
30	City National B'k, Springfield,	3,000	4,350 00	4,100 00
39	First Nat'l Bank, Springfield, .	3,900	4,290 00	5,607 00
14	Second N'l Bank, Springfield, .	1,400	1,820 00	2,240 00
10	Citizens' N'l Bank, Worcester,	1,000	1,300 00	1,250 00
16	City Nat'l Bank, Worcester, .	1,600	2,320 00	2,303 00
40	First National B'k, Worcester,	4,000	6,600 00	8,000 00
24	Quinsigamond National Bank, Worcester,	2,400	3,360 00	2,991 00
		\$27,500	\$36,034 00	\$40,339 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s,	\$1,000	\$1,040 00	\$1,000 00
Maine Central R.R. 6s,	500	545 00	500 00
Salem & Lowell R.R. 6s,	2,000	2,100 00	2,000 00
	\$3,500	\$3,685 00	\$3,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9 47 3 22	2 per cent. 3 “	\$40,422 09 197,810 44	4 per cent. 5 “	\$56,402 09 20,085 00	5½ per cent. 6 “

Warren Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	158	
Aggregate amount of the same,		\$187,822 52
Total number of loans upon real estate,	149	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		16,984 03
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend { 2 per cent.,	\$6,148 24 }	12,668 40
during the year ending Oct. 31, 1895,	{ 2 per cent., 6,520 16 }	
Number of accounts opened during the year ending Oct. 31, 1895,	288	
Number of accounts closed during the year ending Oct. 31, 1895,	204	
Total number of open accounts Oct. 31, 1895,	1,521	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		1,146 57
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		115,924 51
Number of same,	1,794	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		99,782 79
Number of same,	1,269	
Date of examination by commissioner: August 23.		

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

Incorporated April 28, 1854. Present number of corporators, 47.

RUFUS H. BROWN, *President.*

ALBERT H. MERRILL, *Treasurer.*

ALBERT H. MERRILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

RUFUS H. BROWN,

NATHANIEL SYMONDS,

FRANK W. STANLEY,

LEVERETT POOR.

Open for business every business day, except Saturday, 8.30 A.M. to 12 M.; 2 to 3 P.M.;
Saturday, 8.30 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$474,366 25	Deposits,	\$2,393,538 77
Loans on public funds, . . .	4,000 00	Guaranty fund, . .	117,000 00
Bank stock as per schedule, .	269,172 62	Profit and loss ac-	
Loans on bank stock,	22,260 00	count,	72,407 87
Railroad bonds as per schedule,	379,750 00		
Real estate by foreclosure, . .	15,781 37		
Loans on real estate,	800,270 00		
Loans on personal security, . .	538,550 00		
Loans to counties, cities or towns			
(notes),	13,700 00		
Deposits in banks, on interest, .	49,512 37		
Taxes and insurance paid, . .	850 67		
Bank rooms and fixtures, . . .	9,600 00		
Cash on hand,	5,193 36		
	<hr/>		<hr/>
	\$2,582,946 64		\$2,582,946 64

Cash on Deposit in Bank :—

Warren National Bank, Peabody, \$49,512 37

Warren Five Cents Savings Bank, Peabody—Continued.

Loan on Public Funds:—

On \$2,000 United States 4s,	}	\$4,000 00
On \$2,000 City of Springfield, Mass., 6s,		

Loans on Bank Stock, amount on each:—

On 16 shares Merchants' National Bank, Salem,	.	.	.	.	.	\$500 00
On 175 shares Fourth National Bank, Boston,	.	.	.	.	.	17,500 00
On 18 shares Warren National Bank, Peabody,	.	.	.	.	.	} 2,000 00
On 5 shares Continental National Bank, Boston,	.	.	.	.	.
On 10 shares Continental National Bank, Boston,	.	.	.	.	.	} 2,200 00
On 15 shares Tremont National Bank, Boston,	.	.	.	.	.
On 2 shares South Danvers National Bank, Peabody,	.	.	.	.	.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Canton, Ohio, 5s,	\$24,500	\$26,727 50	\$24,500 00
of Cleveland, Ohio, 6s,	3,000	3,095 00	3,000 00
of Dayton, Ohio, 5s,	32,000	35,645 00	32,000 00*
of Dayton, Ohio, 6s,	10,000	10,600 00	10,000 00*
of Detroit, Mich., 7s,	1,000	1,135 00	1,000 00
of Fall River, Mass., 6s,	9,000	9,810 00	8,853 75
of Fort Wayne, Ind., 4½s,	15,000	16,200 00	15,000 00
of Grand Rapids, Mich., 4½s,	26,000	28,680 00	26,000 00
of Holyoke, Mass., 6s,	15,000	16,350 00	15,000 00
of Kansas City, Mo., 4½s,	25,000	27,500 00	25,000 00
of Lawrence, Mass., 6s,	20,000	21,900 00	20,000 00
of Lewiston, Me., 6s,	10,000	11,150 00	10,000 00
of Milwaukee, Wis., 5s,	48,000	58,305 00	48,000 00
of Newton, Mass., 6s,	3,000	3,540 00	3,000 00
of Peoria, Ill., 4½s,	19,500	20,647 50	19,500 00
of Portland, Me., 6s,	10,000	12,500 00	9,512 50
of Providence, R. I., 5s,	30,000	34,340 00	30,000 00
of Providence, R. I., 6s,	5,000	5,550 00	5,000 00
of Saginaw, Mich., 4½s,	24,000	25,740 00	24,000 00
of Saginaw, Mich., 5s,	24,000	26,160 00	24,000 00
of Scranton, Pa., 4½s,	30,000	33,090 00	30,000 00
of Springfield, Ohio, 5s,	10,000	11,250 00	10,000 00
of Waterbury, Conn., 4s,	15,000	15,750 00	15,000 00
of Youngstown, Ohio, 5s,	20,000	22,500 00	20,000 00
Town of Beverly, Mass., 4s,	8,000	8,360 00	8,000 00
of Brookline, Mass., 7s,	5,000	5,325 00	5,000 00
of Dalton, Mass., 4s,	15,000	15,600 00	15,000 00
of Danvers, Mass., 5s,	10,000	10,150 00	10,000 00
of Stoughton, Mass., 4s,	8,000	8,375 00	8,000 00
	\$475,000	\$525,975 00	\$474,366 25

* Legal investments when made.

Warren Five Cents Savings Bank, Peabody — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
107	Atlantic Nat'l Bank, Boston, .	\$10,700	\$13,482 00	\$10,700 00
165	Atlas National Bank, Boston, .	16,500	20,295 00	16,500 00
67	Blackstone Nat'l Bank, Boston, .	6,700	6,683 25	6,700 00
65	Boston National B'k, Boston, .	6,500	6,500 00	6,500 00
61	Columbian Nat'l Bank, Boston, .	6,100	6,100 00	6,100 00
37	Continental N'l Bank, Boston, .	3,700	3,996 00	3,700 00
100	Eliot National Bank, Boston, .	10,000	13,300 00	10,000 00
50	Everett Nat'l Bank, Boston, .	5,000	4,000 00	5,000 00
100	Faneuil Hall N'l Bank, Boston, .	10,000	13,300 00	10,000 00
50	Freeman's Nat'l Bank, Boston, .	5,000	4,500 00	5,000 00
25	Globe National Bank, Boston, .	2,500	2,125 00	2,500 00
25	Hamilton Nat'l Bank, Boston, .	2,500	2,675 00	2,500 00
71	Howard Nat'l Bank, Boston, .	7,100	6,887 00	7,089 00
126	Lincoln Nat'l Bank, Boston, .	12,600	9,796 50	12,600 00
100	Manufacturers' N'l B'k, Boston, .	10,000	10,000 00	9,909 37
107	Market Nat'l Bank, Boston, .	10,700	8,560 00	10,700 00
120	Massachusetts N'l B'k, Boston, .	12,000	10,200 00	12,000 00
50	Merchants' N'l Bank, Boston, .	5,000	7,750 00	5,000 00
22	Mt. Vernon N'l Bank, Boston, .	2,200	2,508 00	2,200 00
50	National Bank of the Commonwealth, Boston, .	5,000	6,950 00	4,996 25
72	N'l B'k of No America, Boston, .	7,200	7,686 00	7,200 00
48	N'l B'k of Redemption, Boston, .	4,800	5,808 00	4,800 00
50	N'l B'k of the Republic, Boston, .	5,000	7,600 00	5,000 00
60	National City Bank, Boston, .	6,000	4,860 00	6,000 00
80	Nat'l Exchange Bank, Boston, .	8,000	10,000 00	8,000 00
100	N'l Hide & Leather B'k, Boston, .	10,000	10,600 00	9,950 00
98	Nat'l Revere Bank, Boston, .	9,800	9,101 75	9,800 00
94	Nat'l Webster Bank, Boston, .	9,400	9,776 00	9,400 00
35	New England N'l B'k, Boston, .	3,500	5,565 00	3,500 00
6	North National Bank, Boston, .	600	630 00	600 00
84	Shawmut Nat'l Bank, Boston, .	8,400	9,240 00	8,400 00
90	Shoe & Leather N'l B'k, Boston, .	9,000	8,190 00	8,983 00
40	Suffolk National Bank, Boston, .	4,000	4,190 00	4,000 00
101	Tremont Nat'l Bank, Boston, .	10,100	8,989 00	10,100 00
5	Washington N'l B'k, Boston, .	500	540 00	500 00
27	Winthrop Nat'l Bank, Boston, .	2,700	3,537 00	2,700 00
48	N'l Grand Bank, Marblehead, .	4,800	5,568 00	4,595 00
28	So. Danvers N'l B'k, Peabody, .	2,800	3,304 00	2,800 00
87	Warren N'l Bank, Peabody, .	8,700	11,223 00	8,700 00
100	Asiatic Nat'l Bank, Salem, .	3,000	3,000 00	3,000 00
11	Merchants' Nat'l Bank, Salem, .	550	682 00	550 00
9	Nat'l Exchange Bank, Salem, .	900	900 00	900 00
		\$269,550	\$290,597 50	\$269,172 62

Warren Five Cents Savings Bank, Peabody — Continued.

Detailed Statements of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4½s, . . .	\$25,000	\$25,600 00	\$25,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,450 00	10,000 00
Boston & Maine R.R. 4½s, . . .	30,000	34,650 00	30,000 00
Boston, Revere Beach & Lynn R.R. 6s, . . .	5,000	5,150 00	5,000 00
Cheshire R.R. 6s, . . .	27,000	28,270 00	27,000 00
Concord & Montreal R.R. 4s, . . .	30,000	31,200 00	30,000 00
Conn. & Passumpsic Rivers R.R. 4s, . . .	20,000	21,100 00	20,000 00
Eastern R.R. 6s, . . .	5,000	6,000 00	4,750 00
Fitchburg R.R. 5s, . . .	47,000	51,570 00	47,000 00
Maine Central R.R. 4½s, . . .	23,000	24,840 00	23,000 00
Maine Central R.R. 6s, . . .	2,000	2,180 00	2,000 00
Maine Central R.R. 7s, . . .	15,000	20,400 00	15,000 00
N. Y. & N. E. R.R. (terminal) 4s, . . .	35,000	35,000 00	35,000 00
Old Colony R.R. 6s, . . .	19,000	19,370 00	19,000 00
Portland & Ogdensburg R.R. 6s, . . .	20,000	21,800 00	20,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, . . .	25,000	28,750 00	25,000 00
Upper Coos R.R. 4½s, . . .	10,000	10,500 00	10,000 00
Vermont & Massachusetts R.R. 5s, . . .	12,000	12,840 00	12,000 00
Worcester, Nashua & Roch. R.R. 4s, . . .	20,000	20,800 00	20,000 00
	\$380,000	\$410,470 00	\$379,750 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$100 00	0 per cent.	\$91,200 00	4½ per cent.	\$210,385 00	5½ per cent.
49,512 37	2½ “	45,000 00	4¾ “	106,860 00	6 “
318,300 00	4 “	470,275 00	5 “	4,600 00	6½ “
132,000 00	4½ “				

Value, by books, of other real estate held or owned by foreclosure or otherwise, \$15,781 37
Assessed value of the same, 13,600 00
Net income received from same during year ending Oct. 31, 1895, . . . 145 23
Number of loans which are of an amount not exceeding \$3,000 each, 239
Aggregate amount of the same, 269,610 00
Total number of loans upon real estate, 293
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, 116,222 07
Times for the dividends fixed by the by-laws: third Wednesday in May and November.

Warren Five Cents Savings Bank, Peabody — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$43,673 86 } during the year ending Oct. 31, 1895, . . . (2 per cent , 45,049 13 }	\$88,722 99
Number of accounts opened during the year ending Oct 31, 1895, . . .	631
Number of accounts closed during the year ending Oct. 31, 1895, . . .	434
Total number of open accounts Oct. 31, 1895,	5,571
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	6,244 63
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	321,056 40
Number of same,	3,738
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	271,986 71
Number of same,	3,077
Date of examination by commissioner: January 29.	

WARREN INSTITUTION FOR SAVINGS (CHARLESTOWN DISTRICT) — BOSTON.

Incorporated Feb. 21, 1829. Present number of corporators, 104.

TIMOTHY T. SAWYER, *President.*

GEORGE F. TUFTS, *Treasurer.*

GEORGE S. POOLE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

TIMOTHY T. SAWYER, JOHN STOWELL,
NAHUM CHAPIN, THOMAS R. B. EDMANDS,
NELSON BARTLETT, JOHN TURNER,
CHAS. F. FAIRBANKS.

Open for business every business day, 9 A.M. to 1 P.M.; also Wednesday and Saturday, 3.30 to 4.30 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$1,391,460 00	Deposits, . . .	\$8,185,131 89
Boans on public funds, . . .	50,000 00	Guaranty fund, . .	405,000 00
Lank stock as per schedule, . .	201,400 00	Profit and loss ac-	
Loans on bank stock, . . .	20,300 00	count, . . .	156,629 02
Railroad bonds as per schedule,	500,000 00		
Real estate (for banking pur-			
poses), . . .	50,000 00		
Real estate by foreclosure, . .	8,601 86		
Loans on real estate, . . .	4,350,950 00		
Loans on personal security, . .	1,619,000 00		
Loans to counties, cities or towns			
(notes), . . .	251,800 00		
Deposits in banks, on interest, .	290,657 23		
Expense account, . . .	11,349 39		
Cash on hand, . . .	1,242 43		
	\$8,746,760 91		\$8,746,760 91

Cash on Deposit in Banks, amount in each : —

Bunker Hill National Bank, Boston, \$148,410 30
Second National Bank, Boston, 142,246 93

Loan on Public Funds : —

On \$50,000 Kansas City, Mo., 4½s, \$50,000 00

Warren Institution for Savings, etc., Boston — Continued.

Loans on Bank Stock, amount on each:—

On 7 shares Bunker Hill National Bank, Boston,	\$300 00
On 232 shares Cambridge National Bank, East Cambridge,	20,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s, . . .	\$5,000	\$5,100 00	\$5,000 00
of Boston, Mass., 4s, . . .	200,000	223,000 00	200,000 00
of Brockton, Mass., 4s, . . .	50,000	52,250 00	50,000 00
of Chelsea, Mass., 4s, . . .	34,000	35,445 00	34,000 00
of Dayton, Ohio, 4s, . . .	50,000	50,000 00	50,000 00*
of Everett, Mass., 4s, . . .	30,000	31,800 00	30,000 00
of Hartford, Conn., 4s, . . .	50,000	53,500 00	50,000 00
of Haverhill, Mass., 4s, . . .	50,000	53,750 00	50,000 00
of Lynn, Mass., 4s, . . .	86,000	89,870 00	86,000 00
of Malden, Mass., 4s, . . .	35,000	35,700 00	35,000 00
of New Bedford, Mass., 4s, . . .	14,000	14,420 00	14,000 00
of New York, N. Y., 6s, . . .	100,000	114,500 00	100,000 00
of Northampton, Mass., 4s, . . .	50,000	50,625 00	50,000 00
of Somerville, Mass., 4s, . . .	22,000	22,275 00	22,000 00
of Youngstown, Ohio, 6s, . . .	9,460	9,968 47	9,460 00
Town of Braintree, Mass., 4s, . . .	50,000	52,625 00	50,000 00
of Canton, Mass., 4s, . . .	46,000	46,575 00	46,000 00
of Cranston, R. I., 4s, . . .	50,000	52,750 00	50,000 00
of Reading, Mass., 4s, . . .	80,000	83,200 00	80,000 00
of Southbridge, Mass., 4s, . . .	25,000	25,156 25	25,000 00
of Wellesley, Mass., 4s, . . .	5,000	5,162 50	5,000 00
of Weymouth, Mass., 4s, . . .	100,000	104,500 00	100,000 00
United States 4s,	250,000	280,000 00	250,000 00
	\$1,391,460	\$1,492,172 22	\$1,391,460 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
90	Atlas National Bank, Boston, .	\$9,000	\$11,070 00	\$9,000 00
200	Bunker Hill N'l Bank, Boston,	20,000	39,650 00	20,000 00
158	Eliot National Bank, Boston, .	15,800	20,540 00	15,800 00
60	Everett National Bank, Boston,	6,000	5,280 00	6,000 00
100	Howard Nat'l Bank, Boston, .	10,000	9,250 00	10,000 00
55	Massachusetts N'l B'k. Boston,	5,500	4,688 75	5,500 00
20	National City Bank, Boston, .	2,000	1,622 50	2,000 00
75	National Eagle Bank, Boston,	7,500	6,206 25	7,500 00
150	N'l Hide & Leather B'k, Boston,	15,000	15,937 50	15,000 00

Warren Institution for Savings, etc., Boston — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	National Union Bank, Boston,	\$20,000	\$26,800 00	\$20,000 00
67	Nat'l Webster Bank, Boston, .	6,700	7,035 00	6,700 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,937 50	3,000 00
116	New England N'l B'k, Boston,	11,600	18,313 50	11,600 00
43	Second National Bank, Boston,	4,300	7,783 00	4,300 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,525 00	5,000 00
118	State National Bank, Boston, .	11,800	13,068 50	11,800 00
332	Third National Bank, Boston,	33,200	29,880 00	33,200 00
108	Tremont Nat'l Bank, Boston, .	10,800	9,774 00	10,800 00
42	Naumkeag Nat'l Bank, Salem,	4,200	5,460 00	4,200 00
		\$201,400	\$240,821 50	\$201,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$100,000	\$101,625 00	\$100,000 00
Boston & Maine R.R. 4s, . . .	100,000	105,000 00	100,000 00
Boston & Providence R.R. 4s, . .	50,000	52,500 00	50,000 00
Concord & Montreal R.R. 4s, . . .	50,000	52,250 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	50,000	52,375 00	50,000 00
Fitchburg R.R. 4s,	100,000	100,000 00	100,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	50,750 00	50,000 00
	\$500,000	\$514,500 00	\$500,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$250,657 23	2 per cent.	\$1,572,500 00	4 per cent.	\$116,400 00	5½ per cent.
200,000 00	3 ⁷ / ₁₆ "	250,300 00	4 ¹ / ₄ "	124,050 00	6 "
125,000 00	3 ¹ / ₂ "	893,350 00	4 ¹ / ₂ "	5,900 00	6 ¹ / ₂ "
645,000 00	3 ³ / ₄ "	55,000 00	4 ³ / ₄ "	5,250 00	7 "
100,000 00	3 ⁸ / ₁₀ "	2,123,800 00	5 "	500 00	7 ¹ / ₂ "
75,000 00	3 ⁷ / ₈ "				

Warren Institution for Savings, etc., Boston — Concluded.

Amount invested in real estate for banking purposes,	\$50,000 00
Estimated value of the same,	60,000 00
Assessed value of the same,	52,800 00
Net income received from same during year ending Oct. 31, 1895,	470 99
Value, by books, of other real estate held or owned by foreclosure or otherwise,	8,601 86
Assessed value of the same,	11,500 00
Net income received from same during year ending Oct. 31, 1895,	398 14
Number of loans which are of an amount not exceeding \$3,000 each,	568
Aggregate amount of the same,	902,800 00
Total number of loans upon real estate,	810
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	369,077 48
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$151,974 21 } during the year ending Oct. 31, 1895, { 2 per cent., *153,000 00 }	304,974 21
Number of accounts opened during the year ending Oct. 31, 1895,	1,587
Number of accounts closed during the year ending Oct. 31, 1895,	1,081
Total number of open accounts Oct. 31, 1895,	18,739
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	14,758 79
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	1,049,417 00
Number of same,	12,432
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	1,009,559 44
Number of same,	10,835
Date of examination by commissioners: July 19.	

* Estimated.

WASHINGTON SAVINGS INSTITUTION — LOWELL.

Incorporated May 23, 1892. Present number of corporators, 27.

JOHN J. DONOVAN, *President.*

GEORGE M. HARRIGAN, *Treasurer.*

GEORGE M. HARRIGAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN J. DONOVAN,

HUMPHREY O'SULLIVAN,

WM. J. COUGHLIN,

CHAS. H. ANDREWS,

PATRICK GILBRIDE,

DENIS MURPHY,

THOMAS C. LEE.

Open for business every business day, 9 A.M. to 1 P.M.; Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Real estate by foreclosure, . .	\$2,000 00	Deposits,	\$303,249 18
Loans on real estate,	204,568 00	Guaranty fund, . .	1,750 00
Loans on personal security, . .	90,500 00	Profit and loss ac-	
Deposits in banks, on interest, .	10,002 17	count,	2,936 99
Expense account,	11 00		
Cash on hand,	855 00		
	<u>\$307,936 17</u>		<u>\$307,936 17</u>

Cash on Deposit in Bank : —

Lowell Trust Company, Lowell, \$10,002 17

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,002 17	2½ per cent.	\$27,500 00	5½ per cent.	\$104,802 00	6 per cent.
164,766 00	5 “				

Washington Savings Institution — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$2,000 00
Assessed value of the same,	2,000 00
Number of loans which are of an amount not exceeding \$3,000 each, . 107	
Aggregate amount of the same,	137,318 00
Total number of loans upon real estate,	123
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	13,904 73
Times for the dividends fixed by the by-laws: second Saturday in February and August.	
Rate and amount of each semi-annual dividend { 2 per cent., \$4,156 13 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 4,784 87 }	8,941 00
Number of accounts opened during the year ending Oct. 31, 1895, . 530	
Number of accounts closed during the year ending Oct. 31, 1895, . 307	
Total number of open accounts Oct. 31, 1895,	1,099
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	1,320 88
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	177,731 85
Number of same,	2,426
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	113,243 42
Number of same,	1,342
Date of examination by commissioners: June 5 and 6.	

WATERTOWN SAVINGS BANK — WATERTOWN.

Incorporated April 18, 1870. Present number of corporators, 30.

ALBERT O. DAVIDSON, *President.*

GEORGE E. PRIEST, *Treasurer.*

WARD M. OTIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALBERT O. DAVIDSON,

WM. H. INGRAHAM,

CHESTER SPRAGUE.

Open for business daily, 9 A.M. to 12 M.; and every Thursday, 7 to 8.45 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$53,000 00	Deposits,	\$620,330 37
Bank stock as per schedule, .	38,695 12	Guaranty fund, .	15,900 00
Railroad bonds as per schedule, .	87,700 00	Interest account, .	19,018 12
Real estate (for banking purposes),	28,731 18		
Real estate by foreclosure, . .	3,646 23		
Loans on real estate,	348,017 75		
Loans on personal security, . .	35,500 00		
Loans to counties, cities or towns (notes),	32,000 00		
Deposits in banks, on interest, .	27,756 10		
Expense account,	35 58		
Cash on hand,	166 53		
	<hr/>		<hr/>
	\$655,248 49		\$655,248 49

Cash on Deposit in Banks, amount in each : —

Boston Safe Deposit and Trust Company, Boston,	\$17,430 90
Union Market National Bank, Watertown,	10,325 20

Watertown Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$2,000	\$2,370 00	\$2,000 00
of Boston, Mass., 6s,	1,000	1,170 00	1,000 00
of Cambridge, Mass., 6s,	6,000	7,140 00	6,000 00
of Fall River, Mass., 4s,	5,000	5,400 00	5,000 00
of Newton, Mass., 5s,	2,000	2,240 00	2,000 00
of Newton, Mass., 6s,	1,000	1,180 00	1,000 00
of Quincy, Mass., 4s,	5,000	5,248 75	5,000 00
of Waltham, Mass., 4s,	5,000	5,350 00	5,000 00
Town of Arlington, Mass., 4s, . .	5,000	5,300 00	5,000 00
of Belmont, Mass., 4s,	15,000	15,900 00	16,000 00
of Great Barrington, Mass., 4s,	5,000	5,270 00	5,000 00
	\$52,000	\$56,568 75	\$53,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Boston National Bank, Boston,	\$2,500	\$2,500 00	\$2,800 00
20	Central National B'k, Boston, .	2,000	2,600 00	2,000 00
50	Continental N'l Bank, Boston,	5,000	5,400 00	5,600 00
25	Globe National Bank, Boston, .	2,500	2,125 00	2,684 37
12	Hancock Nat'l Bank, Boston, .	1,200	1,020 00	1,227 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,000 00	2,000 00
52	Massachusetts N'l B'k, Boston,	5,200	4,420 00	5,982 50
20	Metropolitan N'l B'k, Boston,	2,000	1,860 00	2,040 00
5	National Bank of the Common- wealth, Boston,	500	695 00	676 25
20	N'l B'k of No. America, Boston,	2,000	2,135 00	2,155 00
20	National Eagle Bank, Boston, .	2,000	1,655 00	2,255 00
10	Nat'l Exchange Bank, Boston,	1,000	1,250 00	1,275 00
40	Third National Bank, Boston,	4,000	3,640 00	4,000 00
20	Winthrop N'l Bank, Boston, .	2,000	2,620 00	2,300 00
12	Union Market National Bank, Watertown,	1,200	1,500 00	1,700 00
		\$35,100	\$35,420 00	\$38,695 12

Watertown Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$2,000	\$2,280 00	\$2,000 00
Boston & Maine R.R. 4s,	3,000	3,165 00	3,000 00
Cheshire R.R. 6s,	1,500	1,522 50	1,500 00
Concord & Montreal R.R. 4s,	5,000	5,200 00	5,000 00
Fitchburg R.R. 4s,	10,000	10,000 00	10,000 00
Fitchburg R.R. 4½s,	5,000	5,050 00	5,000 00
Fitchburg R.R. 5s,	3,000	3,060 00	3,000 00
Fitchburg R.R. 6s,	1,000	1,030 00	1,000 00
Maine Central R.R. 4s,	3,000	3,030 00	3,000 00
Maine Central R.R. 4½s,	10,000	10,800 00	10,000 00
Maine Central R.R. 7s,	10,000	13,600 00	12,000 00
N. Y. & N. E. R.R. (terminal) 4s,	15,000	15,000 00	16,200 00
Upper Coos R.R. 4½s,	6,000	6,300 00	6,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,350 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,200 00	5,000 00
	\$84,500	\$90,587 50	\$87,700 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,430 90	2 per cent.	\$24,500 00	4½ per cent.	\$64,880 00	6 per cent.
10,325 20	2½ “	215,012 75	5 “	400 00	6½ “
22,000 00	4 “	77,200 00	5½ “	1,525 00	7 “
10,000 00	4½ “				

Amount invested in real estate for banking purposes,	\$28,731 18
Estimated value of the same,	29,000 00
Assessed value of the same,	19,900 00
Net income received from same during year ending Oct. 31, 1895,	820 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	3,646 23
Assessed value of the same,	4,050 00
Number of loans which are of an amount not exceeding \$3,000 each, 117	
Aggregate amount of the same,	151,505 00
Total number of loans upon real estate,	142
Gross amount of interest or profits received or earned, as per books, dur- ing year ending Oct. 31, 1895,	29,633 54
Times for the dividends fixed by the by-laws: first Wednesday in April and October.	

Watertown Savings Bank—Concluded.

Rate and amount of each semi-annual dividend	{ 2 per cent., \$11,003 48 }	\$22,332 40
during the year ending Oct. 31, 1895, . . .	{ 2 per cent., 11,328 92 }	
Number of accounts opened during the year ending Oct. 31, 1895, .	391	
Number of accounts closed during the year ending Oct. 31, 1895, .	226	
Total number of open accounts Oct. 31, 1895,	2,150	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		1,844 36
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		172,326 47
Number of same,	2,845	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		135,909 17
Number of same,	1,706	
Date of examination by commissioners: January 16.		

WEBSTER FIVE CENTS SAVINGS BANK—WEBSTER..

Incorporated March 16, 1868. Present number of corporators, 71.

CYRUS SPAULDING, *President.*

F. A. STOCKWELL, *Treasurer.*

LOUIS E. PATTISON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CYRUS SPAULDING, LYMAN R. EDDY,
WALDO JOHNSON, ERASTUS ALTON,
E. P. MORTON.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturday, 9 A.M. to 12 M.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$80,000 00	Deposits,	\$1,203,129 18
Bank stock as per schedule, .	87,300 00	Guaranty fund, .	32,900 00
Loans on bank stock,	800 00	Interest account, .	22,391 29
Railroad bonds as per schedule,	205,000 00	Profit and loss ac-	
Loans on real estate,	720,729 00	count,	12,902 43
Loans on personal security, .	141,727 85		
Loans to counties, cities or towns			
(notes),	17,000 00		
Deposits in banks, on interest, .	17,268 30		
Expense account,	784 99		
Cash on hand,	712 76		
	\$1,271,322 90		\$1,271,322 90

Cash on Deposit in Banks, amount in each:—

First National Bank, Webster, \$10,718 61
First National Bank, Worcester, 6,549 69

Loans on Bank Stock, amount on each:—

On 10 shares First National Bank, Webster, \$500 00
On 5 shares First National Bank, Webster, 300 00

Webster Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio, 5s, . . .	\$10,000	\$11,150 00	\$10,000 00*
of Haverhill, Mass., 4s, . . .	10,000	10,700 00	10,000 00
of Milwaukee, Wis., 5s, . . .	20,000	23,200 00	20,000 00
of Pawtucket, R. I., 5s, . . .	5,000	5,350 00	5,000 00*
Town of Webster, Mass., 4s, . . .	30,000	31,350 00	30,000 00
District of Columbia 7s, . . .	5,000	5,950 00	5,000 00
	\$80,000	\$87,700 00	\$80,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlas National Bank, Boston, .	\$4,000	\$4,920 00	\$4,000 00
35	Blackstone N'l Bank, Boston, .	3,500	3,500 00	3,500 00
20	Boylston Nat'l Bank, Boston, .	2,000	2,620 00	2,000 00
10	Eliot National Bank, Boston, .	1,000	1,330 00	1,000 00
66	Lincoln Nat'l Bank, Boston, .	6,600	5,150 00	6,600 00
10	Merchants' N'l Bank, Boston, .	1,000	1,600 00	1,000 00
2	National City Bank, Boston, .	200	160 00	200 00
10	National Eagle Bank, Boston, .	1,000	830 00	1,000 00
4	N'l Hide & Leather B'k, Boston, .	400	420 00	400 00
40	Nat'l Revere Bank, Boston, .	4,000	3,720 00	4,000 00
43	Nat'l Webster Bank, Boston, .	4,300	4,470 00	4,300 00
25	Old Boston N'l Bank, Boston, .	2,500	2,725 00	2,500 00
75	Shoe & Leather N'l B'k, Boston, .	7,500	6,825 00	7,500 00
20	South End N'l Bank, Boston, .	2,000	1,500 00	2,000 00
10	State National Bank, Boston, .	1,000	1,120 00	1,000 00
15	First National Bank, Barre, .	1,500	1,575 00	1,500 00
10	Grafton Nat'l Bank, Grafton, .	1,000	1,000 00	1,000 00
13	Millbury N'l Bank, Millbury, .	1,300	1,300 00	1,300 00
10	First N'l Bank, Newburyport, .	1,000	1,260 00	1,000 00
20	First N'l Bank, Norwich, Ct., .	2,000	2,000 00	2,000 00
12	Uncas N'l Bank, Norwich, Ct., .	1,200	1,200 00	1,200 00
5	Southbridge National Bank, Southbridge, . . .	500	575 00	500 00
152	First Nat'l Bank, Webster, . . .	15,200	16,720 00	15,200 00
23	City Nat'l Bank, Worcester, . .	2,300	3,335 00	2,300 00
12	First National B'k, Worcester, .	1,200	1,980 00	1,200 00
50	Mechanics' N'l B'k, Worcester, .	5,000	4,500 00	5,000 00
61	Quinsigamond National Bank, Worcester, . . .	6,100	8,540 00	6,100 00
80	Worcester N'l B'k, Worcester, .	8,000	11,600 00	8,000 00
		\$87,300	\$96,475 00	\$87,300 00

Webster Five Cents Savings Bank—Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$12,000	\$13,680 00	\$12,000 00
Boston & Lowell R.R. 4s,	5,000	5,075 00	5,000 00
Boston & Maine R.R. 4s,	20,000	20,900 00	20,000 00
Boston & Maine R.R. 4½s,	10,000	11,550 00	10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	10,300 00	10,000 00
Boston, Winthrop & Shore R.R. 5s,	10,000	10,700 00	10,000 00
Concord & Montreal R.R. 4s,	15,000	15,600 00	15,000 00
Fitchburg R.R. 4s,	10,000	10,025 00	10,000 00
Fitchburg R.R. 5s,	10,000	10,700 00	10,000 00
Lowell & Lawrence R.R. 6s,	5,000	5,150 00	5,000 00
Maine Central R.R. 4½s,	10,000	10,800 00	10,000 00
Newport & Richford R.R. 5s,	5,000	5,250 00	5,000 00*
Portsmouth, Great Falls & Conway R.R. 4½s,	13,000	14,950 00	13,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	29,750 00	25,000 00
Upper Coos R.R. 4s,	5,000	5,050 00	5,000 00
Upper Coos R.R. 4½s,	10,000	11,000 00	10,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,700 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	20,800 00	20,000 00
	\$205,000	\$221,980 00	\$205,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,268 30	3 per cent.	\$25,000 00	4½ per cent.	\$9,000 00	5½ per cent.
37,000 00	4 " "	357,850 23	5 " "	451,406 62	5½ " "

Number of loans which are of an amount not exceeding \$3,000 each, 525
 Aggregate amount of the same, \$466,091 00
 Total number of loans upon real estate, 515
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1895, 60,629 50
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend { 2 per cent., \$21,087 58 }
 during the year ending Oct. 31, 1895, . . . { 2 per cent., 22,019 88 } 43,107 46
 Number of accounts opened during the year ending Oct. 31, 1895, . 403
 Number of accounts closed during the year ending Oct. 31, 1895, . 265
 Total number of open accounts Oct. 31, 1895, 3,942

Webster Five Cents Savings Bank—Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$2,522 62
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	209,866 73
Number of same,	3,000
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	159,295 20
Number of same,	2,032
Date of examination by commissioners: June 24.	

WELLFLEET SAVINGS BANK — WELLFLEET.

Incorporated March 3, 1863. Present number of corporators, 57.

SIMEON ATWOOD, *President.*THOMAS KEMP, *Treasurer.*THOMAS KEMP, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SIMEON ATWOOD,

ISAIAH C. YOUNG,

JOHN SWETT,

TIMOTHY D. ATWOOD.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$93,960 00	Deposits,	\$453,048 87
Bank stock as per schedule, .	132,620 00	Guaranty fund, .	22,588 00
Loans on bank stock,	5,000 00	Profit and loss account,	6,897 96
Railroad bonds as per schedule,	135,553 78		
Real estate (for banking purposes),	3,055 46		
Real estate by foreclosure, . .	1,850 00		
Loans on real estate,	75,075 40		
Loans on personal security, . .	16,932 25		
Loans to counties, cities or towns (notes),	13,500 00		
Deposits in banks, on interest, .	4,926 39		
Cash on hand,	61 55		
	<u>\$482,534 83</u>		<u>\$482,534 83</u>

Cash on Deposit in Banks, amount in each:—

Blackstone National Bank, Boston, \$3,702 29

Hancock National Bank, Boston, 1,224 10

Loan on Bank Stock:—

On 75 shares Hancock National Bank, Boston, \$5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass, 4s, . . .	\$10,000	\$10,850 00	\$10,412 50
of Brockton, Mass., 4s, . . .	13,500	13,535 00	13,685 00
of Chicago, Ill., 4s,	10,000	10,400 00	10,000 00*

* A legal investment when made.

Wellfleet Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Concord, N. H., 4s, . . .	\$4,000	\$4,260 00	\$4,000 00
of Dayton, Ohio, 4s., . . .	10,000	10,000 00	10,000 00*
of Fort Wayne, Ind., 6s, . . .	8,000	8,640 00	9,200 00
of Malden, Mass., 4s, . . .	5,000	5,175 00	5,462 50
of Springfield, Ohio, 5s, . . .	10,000	10,500 00	10,912 50
of Wakefield, Mass., 4s, . . .	6,000	6,270 00	6,000 00
of Waltham, Mass., 4s, . . .	4,000	4,280 00	4,000 00
Town of Millis, Mass., 4s, . . .	5,000	5,250 00	5,287 50
County of Aroostook, Me., 4½s, . .	5,000	5,250 00	5,000 00*
	\$90,500	\$94,410 00	\$93,960 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston,	\$5,000	\$6,150 00	\$5,000 00
66	Blackstone N'l Bank, Boston, .	6,600	6,600 00	6,600 00
75	Central National Bank, Boston, .	7,500	9,750 00	7,500 00
80	Continental N'l B'k, Boston, .	8,000	8,640 00	8,000 00
50	Eliot National Bank, Boston, .	5,000	6,500 00	5,000 00
20	Faneuil Hall N'l Bank, Boston, .	2,000	2,660 00	2,000 00
100	Freeman's Nat'l Bank, Boston,	10,000	9,000 00	10,000 00
42	Globe National Bank, Boston,	4,200	3,570 00	4,200 00
40	Hamilton Nat'l Bank, Boston,	4,000	4,280 00	4,000 00
69	Hancock Nat'l Bank, Boston, .	6,900	6,210 00	6,900 00
71	Manufacturers' N'l B'k, Boston,	7,100	7,100 00	7,100 00
30	N'l B'k of Commerce, Boston, .	3,000	3,360 00	3,000 00
50	N'l B'k of the Republic, Boston,	5,000	7,600 00	5,000 00
40	National Eagle Bank, Boston, .	4,000	3,280 00	4,000 00
27	N'l Hide & Leather B'k, Boston,	2,700	2,862 00	2,700 00
23	Nat'l Webster Bank, Boston, .	2,300	2,392 00	2,300 00
25	Old Boston N'l Bank, Boston,	2,500	2,725 00	2,500 00
50	Shawmut Nat'l Bank, Boston,	5,000	5,450 00	5,000 00
8	Shoe & Leather N'l B'k, Boston,	800	720 00	800 00
20	South End Nat'l Bank, Boston,	2,000	1,500 00	2,000 00
50	State National Bank, Boston, .	5,000	5,650 00	5,000 00
80	Suffolk Nat'l Bank, Boston, .	8,000	8,400 00	8,000 00
115	Third National Bank, Boston,	11,500	10,460 00	10,000 00
90	Tremont Nat'l Bank, Boston, .	9,000	8,010 00	9,000 00
54	Union Market National Bank, Watertown,	5,400	7,020 00	7,020 00
		\$132,500	\$139,889 00	\$132,620 00

Wellfleet Savings Bank—Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$21,000	\$21,945 00	\$21,000 00
Boston & Maine R.R. 4½s,	4,000	4,620 00	4,390 50
Concord & Montreal R.R. 4s,	15,000	15,600 00	15,000 00
Fitchburg R.R. 4s,	17,000	17,000 00	16,675 00
Fitchburg R.R. 5s,	16,000	17,140 00	16,780 00
Newport & Richford R.R. 5s,	5,000	5,250 00	5,000 00*
Old Colony R.R. 4s,	17,000	18,190 00	18,510 50
Old Colony R.R. 6s,	5,000	5,150 00	5,000 00
Portland & Ogdensburg R.R. 6s,	3,000	3,270 00	3,000 00
Upper Coos R.R. 4s,	10,000	10,000 00	10,000 00
Upper Coos R.R. 4½s,	5,000	5,000 00	5,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,350 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,400 00	10,197 78
	\$133,000	\$138,915 00	\$135,553 78

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,926 39	2 per cent.	\$49,000 00	5 per cent.	\$33,657 65	6 per cent.
13,000 00	4 “	8,450 00	5½ “	1,000 00	7 “
5,400 00	4½ “				

Amount invested in real estate for banking purposes, \$3,055 46
 Estimated value of the same, 3,200 00
 Assessed value of the same, 3,700 00
 Net income received from same during year ending Oct. 31, 1895, 100 00
 Value, by books, of other real estate, held or owned by foreclosure or otherwise, 1,850 00
 Assessed value of the same, 3,200 00
 Net income received from same during year ending Oct. 31, 1895, 100 00
 Number of loans which are of an amount not exceeding \$3,000 each, . . 20
 Aggregate amount of the same, 11,532 25
 Total number of loans upon real estate, 45
 Amount of investments from which no income is received, 4,800 00
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, 22,093 85
 Times for the dividends fixed by the by-laws: January 1 and July 1.

Wellfleet Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent.,	\$8,350 74 }	\$16,937 42
during the year ending Oct. 31, 1895, . { 2 per cent.,	8,586 68 }	
Number of accounts opened during the year ending Oct. 31, 1895, .	92	
Number of accounts closed during the year ending Oct. 31, 1895, .	58	
Total number of open accounts Oct. 31, 1895,	1,153	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		1,885 92
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		57,209 36
Number of same,	309	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		49,041 42
Number of same,	522	
Date of examination by commissioners: July 15.		

WESTBOROUGH SAVINGS BANK — WESTBOROUGH.

Incorporated Feb. 9, 1869. Present number of corporators, 63.

ALDEN L. BOYNTON, *President.*

GEORGE O. BRIGHAM, *Treasurer.*

ALBERT P. WILSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. A. FAYERWEATHER,

A. L. BOYNTON,

JOHN L. BRIGHAM,

LEWIS RICE,

CHAS. S. HENRY,

F. E. COREY.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$104,500 00	Deposits, . . .	\$794,091 83
Bank stock as per schedule, .	41,400 00	Guaranty fund, .	40,500 00
Railroad bonds as per schedule, .	19,000 00	Interest account, .	11,420 48
Real estate by foreclosure, . .	45,655 71	Profit and loss ac-	
Loans on real estate, . . .	589,070 01	count, . . .	15,514 49
Loans on personal security, .	28,257 25		
Loans to counties, cities or towns			
(notes),	9,000 00		
Deposits in banks, on interest, .	11,670 89		
Deposits in banks, not on interest, .	5,000 00		
Expense account,	570 86		
Suspense account,	5,292 60		
Cash on hand,	2,109 48		
	<u>\$861,526 80</u>		<u>\$861,526 80</u>

Cash on Deposit in Banks, amount in each:—

Pyncheon National Bank, Springfield,	\$5,000 00
First National Bank, Westborough,	7,211 55
City National Bank, Worcester,	2,747 73
First National Bank, Worcester,	1,711 61

Westborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Rockland, Me., 6s,	\$2,500	\$2,800 00	\$2,500 00
Town of Westborough, Mass., 4s, . .	92,000	96,375 00	92,000 00
of Westborough, Mass., 5s, . .	10,000	11,300 00	10,000 00
	\$104,500	\$110,475 00	\$104,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Everett National Bank, Boston,	\$3,000	\$2,400 00	\$3,000 00
16	Globe National Bank, Boston,	1,600	1,360 00	1,600 00
42	Merchants' Nat'l Bank, Boston,	4,200	6,510 00	4,200 00
8	N'l B'k of Commerce, Boston,	800	888 00	800 00
20	N'l B'k of Redemption, Boston,	2,000	2,420 00	2,000 00
10	N'l B'k of the Republic, Boston,	1,000	1,520 00	1,000 00
19	N'l Hide & Leather B'k, Boston,	1,900	2,014 00	1,900 00
6	New England N'l B'k, Boston,	600	954 00	600 00
36	Tremont Nat'l Bank, Boston, .	3,600	3,204 00	3,600 00
5	Grafton Nat'l Bank, Grafton, .	500	500 00	500 00
6	Hopkinton N'l B'k, Hopkinton,	600	600 00	600 00
50	First N'l Bank, Marlborough, .	5,000	5,750 00	5,000 00
20	Millbury N'l Bank, Millbury, .	2,000	2,000 00	2,000 00
20	Northborough National Bank, Northborough,	2,000	2,000 00	2,000 00
89	First N'l Bank, Westborough,	8,900	8,010 00	8,900 00
22	City Nat'l Bank, Worcester, .	2,200	3,256 00	2,200 00
15	Quinsigamond National Bank, Worcester,	1,500	2,100 00	1,500 00
		\$41,400	\$45,486 00	\$41,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$10,000	\$10,050 00	\$10,000 00
Fitchburg R.R. 6s,	1,000	1,030 00	1,000 00
Maine Central R.R. 5s,	1,000	1,130 00	1,000 00
Old Colony R.R. 6s,	7,000	7,070 00	7,000 00
	\$19,000	\$19,280 00	\$19,000 00

Westborough Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,670 89	2 per cent.	\$4,000 00	4½ per cent.	\$29,300 00	5½ per cent.
5,000 00	3 “	71,055 06	5 “	516,972 20	6 “
5,000 00	4 “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$45,655 71
Assessed value of the same,	54,750 00
Net income received from same during year ending Oct. 31, 1895,	1,509 94
Number of loans which are of an amount not exceeding \$3,000 each, 341	
Aggregate amount of the same,	453,580 80
Total number of loans upon real estate,	353
Amount of investments from which no income is received,	21,373 01
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	45,747 99
Times for the dividends fixed by the by-laws: February 1 and August 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$15,197 61 } during the year ending Oct. 31, 1895, { 2 per cent., 15,304 89 }	30,502 50
Number of accounts opened during the year ending Oct. 31, 1895,	444
Number of accounts closed during the year ending Oct. 31, 1895,	455
Total number of open accounts Oct. 31, 1895,	2,966
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	2,330 37
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	133,024 18
Number of same,	2,473
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	173,912 42
Number of same,	2,136
Date of examination by commissioner: April 5.	

WESTFIELD SAVINGS BANK—WESTFIELD.

Incorporated April 16, 1853. Present number of corporators, 77.

REUBEN LOOMIS, *President.*

V. W. CROWSON, *Treasurer.*

V. W. CROWSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT H. KNEIL,

REUBEN LOOMIS,

L. F. THAYER.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday,
9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$93,000 00	Deposits, . . .	\$1,208,327 70
Bank stock as per schedule, . . .	97,900 00	Guaranty fund, . . .	48,090 73
Loans on bank stock, . . .	2,200 00	Interest account, . . .	19,079 91
Loans on railroad stock, . . .	1,100 00	Profit and loss account, . . .	5,000 00
Loans on real estate, . . .	824,890 16	Dividends collected on collaterals, etc.,	531 48
Loans on personal security, . . .	246,112 78		
Loans to counties, cities or towns (notes), . . .	100 00		
Loans on depositors' books, . . .	2,065 00		
Deposits in banks, on interest, . . .	11,000 00		
Deposits in banks, not on interest, . . .	137 13		
Cash on hand, . . .	2,524 75		
	<u>\$1,281,029 82</u>		<u>\$1,281,029 82</u>

Cash on Deposit in Banks, amount in each:—

First National Bank, Westfield,	\$137 13
Agawam National Bank, Springfield,	10,000 00
Springfield Safe Deposit and Trust Company, Springfield,	1,000 00

Westfield Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

On 3 shares Rockville National Bank, Rockville, Conn.,	\$100 00
On 16 shares First National Bank, Westfield,	1,600 00
On 10 shares First National Bank, Westfield,	500 00

Loans on Railroad Stock, amount on each :—

On 3 shares Boston & Albany R.R.,	\$400 00
On 5 shares Boston & Albany R.R.,	700 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s,	\$5,000	\$5,750 00	\$5,000 00
of Springfield, Mass., 7s,	1,000	1,190 00	1,000 00
Town of Westfield, Mass., 4s,	20,000	20,200 00	20,000 00
United States 4s,	57,000	63,555 00	57,000 00
United States 6s,	10,000	10,450 00	10,000 00
	\$93,000	\$101,145 00	\$93,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Adams, . .	\$1,000	\$1,500 00	\$1,000 00
43	Atlas National Bank, Boston, . .	4,300	5,299 75	4,300 00
25	N'l B'k of No. America, Boston, . .	2,500	2,668 75	2,500 00
96	N'l B'k of Redemption, Boston, . .	9,600	11,616 00	9,600 00
20	National Eagle Bank, Boston, . .	2,000	1,655 00	2,000 00
5	N'l Hide & Leather B'k, Boston, . .	500	531 25	500 00
35	Suffolk Nat'l Bank, Boston,	3,500	3,666 25	3,500 00
250	City Nat'l Bank, Holyoke,	25,000	31,250 00	25,000 00
30	Hampshire County National Bank, Northampton,	3,000	3,600 00	3,000 00
40	Berkshire Loan and Trust Com- pany, Pittsfield,	4,000	5,000 00	4,000 00
52	Agawam N'l B'k, Springfield, . .	5,200	5,200 00	5,200 00
50	City Nat'l Bank, Springfield, . .	5,000	7,000 00	5,000 00
5	First Nat'l Bank, Springfield, . .	500	525 00	500 00
216	First Nat'l Bank, Westfield,	21,600	28,080 00	21,600 00
52	Hampden Nat'l B'k, Westfield, . .	5,200	7,800 00	5,200 00
50	First Nat'l Bank, Worcester,	5,000	8,250 00	5,000 00
		\$97,900	\$123,642 00	\$97,900 00

Westfield Savings Bank—Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,000 00 1,049,967 94	4 per cent. 5 “	\$14,000 00	5½ per cent.	\$12,500 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, .	496	
Aggregate amount of the same,		\$514,508 21
Total number of loans upon real estate,	495	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		60,677 88
Times for the dividends fixed by the by-laws: January 10 and July 10.		
Rate and amount of each semi-annual dividend { 2 per cent., \$23,375 84 }		47,188 14
during the year ending Oct. 31, 1895, . . . { 2 per cent., 23,812 30 }		
Number of accounts opened during the year ending Oct. 31, 1895, .	504	
Number of accounts closed during the year ending Oct. 31, 1895, .	449	
Total number of open accounts Oct. 31, 1895,	3,980	
Total expenses of the corporation for the year ending Oct. 31, 1895 (ex- clusive of taxes),		2,741 51
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		207,536 92
Number of same,	2,840	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		210,476 30
Number of same,	2,686	
Date of examination by commissioner: May 9.		

WEST NEWTON SAVINGS BANK—WEST NEWTON.

Incorporated March 9, 1887. Present number of corporators, 20.

AUSTIN R. MITCHELL, *President.*

JAMES H. NICKERSON, *Treasurer.*

ALFRED L. BARBOUR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

AUSTIN R. MITCHELL,

CHAS. A. POTTER,

EDWIN L. PICKARD,

DWIGHT CHESTER,

FRED E. CROCKETT.

Open for business every business day, except Saturday, 8.30 A.M. to 11 A.M.; 1.30 to 4 P.M.; Saturday, 8.30 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$22,500 00	Deposits,	\$388,750 96
Bank stock as per schedule, .	6,500 00	Guaranty fund, .	4,100 00
Loans on bank stock, . . .	2,775 00	Interest account, .	1,113 84
Railroad bonds as per schedule,	58,000 00	Profit and loss ac-	
Loans on real estate, . . .	252,338 80	count,	37 77
Loans on personal security, .	48,924 00		
Loans on depositors' books, .	130 00		
Deposits in banks, on interest, .	1,191 97		
Expense account,	418 55		
Premium account,	930 00		
Cash on hand,	294 25		
	<hr/>		<hr/>
	\$394,002 57		\$394,002 57

Cash on Deposit in Bank :—

First National Bank, West Newton, \$1,191 97

Loans on Bank Stock, amount on each :—

On 6 shares Blue Hill National Bank, Milton, \$575 00
 On 15 shares First National Bank, West Newton, 1,200 00
 On 10 shares First National Bank, West Newton, 1,000 00

West Newton Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	\$4,000	\$4,060 00	\$4,000 00
of Cleveland, Ohio, 4s, . .	1,000	1,016 25	1,000 00
of Everett, Mass., 4s, . .	3,000	3,180 00	3,000 00
of Sioux City, Iowa, 6s, . .	5,000	5,205 50	5,000 00
Town of Hadley, Mass., 4s, . .	2,500	2,525 00	2,500 00
of Lebanon, N. H., 4s, . .	4,000	4,130 00	4,000 00
of Littleton, N. H., 4s, . .	3,000	3,082 50	3,000 00
	\$22,500	\$23,199 25	\$22,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Freeman's Nat'l Bank, Boston,	\$1,000	\$900 00	\$1,000 00
10	National City Bank, Boston, .	1,000	800 00	1,000 00
10	Natick Nat'l Bank, Natick, . .	1,000	1,160 00	1,000 00
35	First Nat'l Bank, West Newton,	3,500	3,605 00	3,500 00
		\$6,500	\$6,465 00	\$6,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	\$5,000	\$5,325 00	\$5,000 00
Boston & Maine R.R. 4s, . .	3,000	3,165 00	3,000 00
Boston & Providence R.R. 4s, . .	1,000	1,060 00	1,000 00
Boston, Revere Beach & Lynn R.R. 6s,	3,000	3,105 00	3,000 00
Concord & Montreal R.R. 4s, . .	5,000	5,250 00	5,000 00
Dexter & Piscataquis R.R. 4s, . .	5,000	5,100 00	5,000 00
Fitchburg R.R. 4s, . .	6,000	6,060 00	6,000 00
Fitchburg R.R. 5s, . .	4,000	4,200 00	4,000 00
Leeds & Farmington R.R. 6s, . .	2,000	2,030 00	2,000 00
Maine Central R.R. 4½s, . .	9,000	9,630 00	9,000 00
Old Colony R.R. 4s, . .	5,000	5,125 00	5,000 00
Upper Coos R.R. 4s, . .	10,000	9,800 00	10,000 00
	\$58,000	\$59,850 00	\$58,000 00

West Newton Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,191 97 16,000 00	2½ per cent. 4 “	\$1,900 00 146,520 00	4½ per cent. 5 “	\$93,123 72 46,624 08	5½ per cent. 6 “

Number of loans which are of an amount not exceeding \$3,000 each, .	150	
Aggregate amount of the same,		\$191,792 80
Total number of loans upon real estate,	139	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		16,152 98
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$5,595 16 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 6,179 51 }		11,774 67
Number of accounts opened during the year ending Oct. 31, 1895, .	505	
Number of accounts closed during the year ending Oct. 31, 1895, .	186	
Total number of open accounts Oct. 31, 1895,	1,909	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		1,572 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		177,170 01
Number of same,	2,648	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		102,644 57
Number of same,	1,908	
Date of examination by commissioner: February 12.		

WEYMOUTH SAVINGS BANK — WEYMOUTH.

Incorporated Feb. 16, 1833. Present number of corporators, 66.

HENRY A. NASH, *President.*

CHARLES T. CRANE, *Treasurer.*

CHARLES T. CRANE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HENRY A. NASH,

ANDREW J. BATES,

GEO. H. BICKNELL,

EDWIN PRATT,

JOHN W. HART.

Open for business every business day, 1 to 5 P.M.; also Monday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$83,000 00	Deposits,	\$781,667 30
Bank stock as per schedule, .	37,226 00	Guaranty fund, .	34,400 00
Loans on bank stock,	8,500 00	Profit and loss account,	33,898 08
Railroad bonds as per schedule, .	52,000 00		
Real estate (for banking purposes),	8,000 00		
Real estate by foreclosure, . . .	4,353 00		
Loans on real estate,	524,261 00		
Loans on personal security, . . .	104,250 00		
Deposits in banks, on interest, .	26,135 91		
Furniture and fixtures,	800 00		
Cash on hand,	1,439 47		
	<u>\$849,965 38</u>		<u>\$849,965 38</u>

Cash on Deposit in Bank : —

Union National Bank, Weymouth, \$26,135 91

Loans on Bank Stock, amount on each : —

On 50 shares Neponset National Bank, Canton,	\$5,000 00
On 5 shares Mount Wollaston National Bank, Quincy,	
On 10 shares National Exchange Bank, Boston,	
On 20 shares First National Bank, South Weymouth,	3,500 00

Weymouth Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio, 4s, . . .	\$10,000	\$10,000 00	\$10,000 00*
of East Saginaw, Mich., 5s, . .	10,000	10,900 00	10,000 00
of Grand Rapids, Mich., 5s, . .	8,000	8,240 00	8,000 00
of Sioux City, Iowa, 6s, . . .	5,000	5,500 00	5,000 00
Town of Weymouth, Mass., 4s, . .	40,000	41,800 00	40,000 00
County of Aroostook, Me., 4½s, . .	10,000	10,500 00	10,000 00*
	\$83,000	\$86,940 00	\$83,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Blackstone N'l Bank, Boston,	\$1,500	\$1,500 00	\$1,500 00
27	Boston National Bank, Boston,	2,700	2,700 00	2,700 00
10	Columbian N'l Bank, Boston,	1,000	1,000 00	1,000 00
12	Freeman's Nat'l Bank, Boston,	1,200	1,080 00	1,200 00
10	Market N'l Bank, Boston, . .	1,000	800 00	850 00
12	Merchants' N'l Bank, Boston,	1,200	1,920 00	1,200 00
50	Metropolitan N'l Bank, Boston,	5,000	4,650 00	5,000 00
30	N'l B'k of the Republic, Boston,	3,000	4,560 00	3,000 00
65	N'l Hide & Leather B'k, Boston,	6,500	6,890 00	6,500 00
4	National Revere Bank, Boston,	400	372 00	376 00
14	North National Bank, Boston,	1,400	1,498 00	1,400 00
40	Washington N'l Bank, Boston,	4,000	4,320 00	4,000 00
10	First N'l Bank, Newburyport,	1,000	1,260 00	1,000 00
75	Union Nat'l Bank, Weymouth,	7,500	8,250 00	7,500 00
		\$37,400	\$40,800 00	\$37,226 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$10,000	\$10,450 00	\$10,000 00
Boston & Maine R.R. 4½s,	1,000	1,165 00	1,000 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	10,300 00	10,000 00
Boston, Winthrop & Shore R.R. 5s,	2,000	2,170 00	2,000 00
Fitchburg R.R. 4½s,	12,000	12,270 00	12,000 00

Weymouth Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$5,000	\$5,235 00	\$5,000 00
Newport & Richford R.R. 5s,	3,000	3,240 00	3,000 00*
Old Colony R.R. 6s,	4,000	4,160 00	4,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,350 00	5,000 00
	\$52,000	\$54,340 00	\$52,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,135 91	2 per cent.	\$18,500 00	4½ per cent.	\$218,916 00	6 per cent.
20,000 00	3 “	10,000 00	4¾ “	7,000 00	6½ “
30,000 00	4 “	125,870 00	5 “	1,700 00	7 “
30,000 00	4½ “	184,375 00	5½ “	650 00	8 “
10,000 00	4¾ “				

Amount invested in real estate for banking purposes,	\$8,000 00
Estimated value of the same,	8,000 00
Assessed value of the same,	7,500 00
Net income received from same during year ending Oct. 31, 1895,	257 43
Value, by books, of other real estate held or owned by foreclosure or otherwise,	4,353 00
Assessed value of the same,	5,250 00
Net income received from same during year ending Oct. 31, 1895,	391 78
Number of loans which are of an amount not exceeding \$3,000 each, . . .	356
Aggregate amount of the same,	382,561 00
Total number of loans upon real estate,	370
Amount of investments from which no income is received,	2,700 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	42,056 37
Times for the dividends fixed by the by-laws: first Monday in January and July.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$17,139 06 } during the year ending Oct. 31, 1895, . . . { 2½ per cent., 17,884 69 }	35,023 75
Number of accounts opened during the year ending Oct. 31, 1895,	306
Number of accounts closed during the year ending Oct. 31, 1895,	164
Total number of open accounts Oct. 31, 1895,	2,218

Weymouth Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$2,134 93
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	134,198 66
Number of same,	1,462
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	90,228 29
Number of same,	1,217
Date of examination by commissioner: February 26.	

WHITINSVILLE SAVINGS BANK—WHITINSVILLE.

Incorporated March 19, 1872. Present number of corporators, 43.

JAMES F. WHITIN, *President.*

GEORGE H. SPRAGUE, *Treasurer.*

ARTHUR F. WHITIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDWARD WHITIN,	CYRUS A. TAFT,
GEORGE A. ARMSBY,	WM. ABBOTT,
A. J. THAYER,	H. H. DUDLEY,
B. L. M. SMITH.	

Open for business every business day, except Saturday, 9 A. M. to 12 M.; 1 to 4 P. M.;
Saturday, 9 A. M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$65,000 00	Deposits,	\$600,547 49
Bank stock as per schedule, .	99,257 00	Guaranty fund, .	17,112 54
Loans on bank stock,	10,000 00	Interest account, .	12,461 70
Railroad bonds as per schedule,	167,219 00		
Loans on real estate,	111,805 00		
Loans on personal security, .	151,075 00		
Loans to counties, cities or towns			
(notes),	10,000 00		
Deposits in banks, on interest, .	1,975 18		
Deposits in banks, not on interest,	13,283 03		
Expense account,	507 52		
	<u>\$630,121 73</u>		<u>\$630,121 73</u>

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	\$1,975 18
Whitinsville National Bank, Whitinsville,	13,283 03

Loan on Bank Stock:—

On 100 shares Broadway National Bank, Boston,	\$10,000 00
---	-------------

Whitinsville Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s, . . .	\$10,000	\$10,400 00	\$10,000 00*
of Cleveland, Ohio, 5s, . . .	3,000	3,015 00	3,000 00
of Dayton, Ohio, 4s, . . .	3,000	3,030 00	3,000 00*
of Fall River, Mass., 6s, . . .	5,000	5,800 00	5,000 00
of Grand Rapids, Mich., 4s, . .	7,000	7,260 00	7,000 00
of Grand Rapids, Mich., 5s, . .	2,000	2,200 00	2,000 00
of Lynn, Mass., 3½s, . . .	10,000	9,900 00	10,000 00
of Marlborough, Mass., 4s, . .	5,000	5,337 50	5,000 00
of New London, Conn., 4s, . .	10,000	10,600 00	10,000 00
of Norwich, Conn., 5s, . . .	1,000	1,120 00	1,000 00
of Peoria, Ill., 4½s, . . .	4,000	4,280 00	4,000 00
County of Aroostook, Me., 4½s, .	5,000	5,250 00	5,000 00*
	\$65,000	\$68,192 50	\$65,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
39	Atlantic N'l Bank, Boston, .	\$3,900	\$4,914 00	\$5,640 00
30	Atlas National Bank, Boston, .	3,000	3,690 00	3,790 00
13	Blackstone N'l B'k, Boston, .	1,300	1,300 00	1,722 00
38	Boston National Bank, Boston,	3,800	3,800 00	4,570 00
20	Boylston Nat'l Bank, Boston, .	2,000	2,620 00	2,990 00
16	Columbian N'l Bank, Boston, .	1,600	1,600 00	2,220 00
10	Eliot National Bank, Boston, .	1,000	1,330 00	1,160 00
30	Everett Nat'l Bank, Boston, .	3,000	2,400 00	3,730 00
25	Faneuil Hall N'l Bank, Boston,	2,500	3,325 00	3,470 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,250 00	3,360 00
30	Massachusetts N'l B'k, Boston,	3,000	2,550 00	3,760 00
42	Merchants' Nat'l Bank, Boston,	4,200	6,720 00	6,050 00
20	Mt. Vernon N'l Bank, Boston, .	2,000	2,280 00	2,800 00
11	N'l B'k of Commerce, Boston, .	1,100	1,221 00	1,330 00
90	National Bank of the Common- wealth, Boston, . . .	9,000	12,510 00	11,040 00
30	N'l B'k of No. America, Boston,	3,000	3,210 00	3,280 00
50	N'l B'k of Redemption, Boston,	5,000	6,050 00	7,280 00
28	N'l B'k of the Republic, Boston,	2,800	4,256 00	3,570 00
35	Nat'l Exchange Bank, Boston,	3,500	4,375 00	4,690 00
19	Nat'l Revere Bank, Boston, .	1,900	1,767 00	2,360 00
10	National Union Bank, Boston,	1,000	1,350 00	1,370 00
13	Nat'l Webster Bank, Boston, .	1,300	1,352 00	1,475 00
10	New England N'l B'k, Boston,	1,000	1,590 00	1,480 00

Whitinsville Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
36	North National Bank, Boston,	\$3,600	\$3,780 00	\$4,770 00
10	Suffolk Nat'l Bank, Boston, .	1,000	1,050 00	1,230 00
30	Millbury Nat'l Bank, Millbury,	3,000	3,000 00	3,540 00
16	Northborough National Bank, Northborough,	1,600	1,600 00	2,080 00
40	City Nat'l Bank, Worcester, .	4,000	5,800 00	4,500 00
		\$76,600	\$91,690 00	\$99,257 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$7,000	\$7,285 00	\$6,922 00
Boston & Lowell R.R. 5s, . . .	2,000	2,080 00	2,000 00
Boston & Lowell R.R. 6s, . . .	3,000	3,030 00	3,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,425 00	10,000 00
Boston & Maine R.R. 4½s, . . .	15,000	17,325 00	15,000 00
Boston & Providence R.R. 4s, . .	4,000	4,200 00	3,990 00
Concord & Montreal R.R. 4s, . .	15,000	15,600 00	15,000 00
Fitchburg R.R. 4s,	9,000	9,072 50	8,830 00
Fitchburg R.R. 4½s,	11,000	11,110 00	10,997 00
Fitchburg R.R. 5s,	10,000	10,420 00	10,000 00
Lowell & Lawrence R.R. 6s, . . .	1,000	1,030 00	1,000 00
Maine Central R.R. 4½s,	11,000	11,880 00	11,000 00
Maine Central R.R. 6s,	4,500	4,905 00	4,500 00
Maine Central R.R. 7s,	2,000	2,720 00	2,000 00
Old Colony R.R. 4s,	14,000	14,980 00	13,980 00
Old Colony R.R. 4½s,	1,000	1,045 00	1,000 00
Old Colony R.R. 6s,	5,000	5,105 00	5,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	5,750 00	5,000 00
Providence & Worcester R.R. 6s, .	20,000	20,600 00	20,000 00
Salem & Lowell R.R. 6s,	3,000	3,150 00	3,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	5,000	5,950 00	5,000 00
Upper Coos R.R. 4½s,	8,000	8,720 00	8,000 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,140 00	2,000 00
	\$167,500	\$178,522 50	\$167,219 00

Whitinsville Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,975 18	2 per cent.	\$36,300 00	4½ per cent.	\$3,900 00	5½ per cent.
30,000 00	4 “	111,975 00	5 “	18,705 00	6 “
82,000 00	4½ “				

Number of loans which are of an amount not exceeding \$3,000 each, .	47	
Aggregate amount of the same,		\$47,380 00
Total number of loans upon real estate,	52	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		28,111 45
Times for the dividends fixed by the by-laws: May 1 and November 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$10,864 47 }		21,947 74
during the year ending Oct. 31, 1895, . . . { 2 per cent., 11,083 27 }		
Number of accounts opened during the year ending Oct. 31, 1895, .	299	
Number of accounts closed during the year ending Oct. 31, 1895, .	184	
Total number of open accounts Oct. 31, 1895,	1,710	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		1,218 64
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		109,938 02
Number of same,	1,524	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		97,964 43
Number of same,	960	
Date of examination by commissioner: January 18.		

WHITMAN SAVINGS BANK—WHITMAN.

Incorporated Feb. 16, 1888. Present number of corporators, 77.

DAVID B. GURNEY, *President.*

HORACE REED, *Treasurer.*

HORACE REED, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DAVID B. GURNEY,

ALBERT DAVIS,

GEO. O. JENKINS,

L. B. HATCH,

R. W. COOK,

CHARLES F. ALLEN,

EDWARD KEATING.

Open for business every business day, except Saturday, from 9 A.M. to 12 M.; 1.30 to 4 P.M.; Saturdays, 9 A.M. to 12 M.; Thursdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . . .	\$7,000 00	Deposits,	\$380,726 41
Loans on bank stock,	5,600 00	Guaranty fund, . .	4,468 26
Railroad bonds as per schedule, . . .	25,000 00	Interest account, .	2,482 20
Loans on real estate,	248,738 98	Profit and loss account,	3,606 46
Loans on personal security,	40,676 00		
Loans to counties, cities or towns (notes),	45,000 00		
Deposits in banks, on interest, . . .	16,287 99		
Expense account,	122 92		
Cash on hand,	2,857 44		
	<hr/> \$391,283 33		<hr/> \$391,283 33

Cash on Deposit in Banks, amount in each:—

National Bank of the Republic, Boston,	\$10,869 40
Whitman National Bank, Whitman,	5,418 59

Loans on Bank Stock, amount on each:—

On 50 shares Puritan Trust Company, Boston,	\$4,000 00
On 20 shares Martha's Vineyard National Bank, Edgartown,	1,600 00

Whitman Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Abington N'l Bank, Abington,	\$500	\$650 00	\$500 00
10	Mercantile Loan and Trust Company, Boston, . . .	1,000	1,000 00	500 00
20	Nat'l Exchange Bank, Boston, . . .	2,000	2,500 00	2,000 00
10	First National Bank, Chelsea, . .	1,000	1,060 00	1,000 00
10	First Nat'l Bank, Rockland, . .	1,000	1,100 00	1,000 00
20	Whitman N'l Bank, Whitman, . . .	2,000	2,000 00	2,000 00
		\$7,500	\$8,310 00	\$7,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$10,000	\$10,525 00	\$10,000 00
Old Colony R.R. 4s,	5,000	5,375 00	5,000 00
Upper Coos R.R. 4s,	10,000	10,200 00	10,000 00
	\$25,000	\$26,100 00	\$25,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,287 99	2 per cent.	\$19,600 00	4½ per cent.	\$15,500 00	5½ per cent.
45,000 00	4 “	49,300 00	5 “	200,614 98	6 “
10,000 00	4½ “				

Number of loans which are of an amount not exceeding \$3,000 each, . 148
 Aggregate amount of the same, \$156,565 23
 Total number of loans upon real estate, 154
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, 18,262 21
 Times for the dividends fixed by the by-laws: second Monday in April and October.
 Rate and amount of each semi-annual dividend { 2 per cent., \$6,624 81 }
 during the year ending Oct. 31, 1895, . . { 2 per cent., 6,977 97 } 13,602 78
 Number of accounts opened during the year ending Oct. 31, 1895, . 305
 Number of accounts closed during the year ending Oct. 31, 1895, . 208
 Total number of open accounts Oct. 31, 1895, 1,716

Whitman Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$1,087 99
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	109,596 15
Number of same,	1,850
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	80,198 50
Number of same,	1,212
Date of examination by commissioner: April 2.	

WILDEY SAVINGS BANK—BOSTON.

Incorporated March 18, 1892. Present number of corporators, 39.

JOHN J. WHIPPLE, *President*.

GEORGE F. TAFT, *Treasurer*.

J. LAWRENCE MARTIN, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

JOHN J. WHIPPLE,

GEORGE H. HOWARD,

CHARLES Q. TIRRELL.

Open for business every business day, 9 A.M. to 3 P.M.; Saturday, 5 to 8 P.M., for deposits only.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$20,900 00	Deposits,	\$298,366 47
Railroad bonds as per schedule, . . .	17,000 00	Guaranty fund, . . .	1,053 46
Loans on real estate,	206,450 00	Interest account, . .	6,827 38
Loans on personal security,	47,100 00	Unsettled mortgage	
Deposits in banks, on interest, . . .	5,704 79	loans,	4,300 00
Expense account,	1,384 77		
Premiums,	429 54		
Furniture and fixtures,	1,620 04		
Taxes,	21 01		
Cash on hand,	9,937 16		
	<u>\$310,547 31</u>		<u>\$310,547 31</u>

Cash on Deposit in Banks, amount in each:—

Third National Bank, Boston,	\$3,066 38
Brockton National Bank, Brockton,	2,638 41

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . . .	\$12,900	\$13,093 50	\$12,900 00
of Sioux City, Iowa, 6s, . . .	8,000	8,162 50	8,000 00
	<u>\$20,900</u>	<u>\$21,256 00</u>	<u>\$20,900 00</u>

Willey Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$5,000	\$5,250 00	\$5,000 00
Fitchburg R.R. 4s,	2,000	2,040 00	2,000 00
Maine Central R.R. 4s,	5,000	5,100 00	5,000 00
Maine Central R.R. 4½s,	1,000	1,075 00	1,000 00
Upper Coos R.R. 4s,	4,000	4,000 00	4,000 00
	\$17,000	\$17,465 00	\$17,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,704 79	2 per cent.	\$17,500 00	5½ per cent.	\$4,150 00	7 per cent.
52,500 00	5 “	179,000 00	6 “	400 00	8 “

Number of loans which are of an amount not exceeding \$3,000 each, . 89
 Aggregate amount of the same, \$120,250 00
 Total number of loans upon real estate, 97
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, 13,239 37
 Times for the dividends fixed by the by-laws: May 15 and November 15.
 Rate and amount of each semi-annual dividend { 2 per cent., \$2,774 48 }
 during the year ending Oct. 31, 1895, . . . { 2 per cent., 3,391 51 } 6,165 99
 Number of accounts opened during the year ending Oct. 31, 1895, . 551
 Number of accounts closed during the year ending Oct. 31, 1895, . 148
 Total number of open accounts Oct. 31, 1895, 998
 Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), 2,105 54
 Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, 187,539 42
 Number of same, 1,564
 Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, 54,396 70
 Number of same, 728
 Date of examination by commissioner: April 25.

WILLIAMSTOWN SAVINGS BANK — WILLIAMSTOWN.

Incorporated Sept. 3, 1892. Present number of corporators, 16.

JOHN BASCOM, *President.*

BUSHNELL DANFORTH, *Treasurer.*

BUSHNELL DANFORTH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN B. GALE,

CLARENCE M. SMITH,

JOHN BASCOM.

Open for business every business day, 4 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$38,770 00	Deposits,	\$53,092 04
Loans on personal security, . .	7,825 00	Guaranty fund, . .	258 25
Loans to counties, cities or towns		Interest account, . .	560 10
(notes),	3,000 00		
Deposits in banks, on interest, .	4,224 59		
Expense account,	90 80		
	<u>\$53,910 39</u>		<u>\$53,910 39</u>

Cash on Deposit in Bank : —

Williamstown National Bank, Williamstown, \$4,224 59

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,224 59	1½ per cent.	\$8,000 00	5 per cent.	\$41,595 00	6 per cent.

Williamstown Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	35	
Aggregate amount of the same,		\$36,770
Total number of loans upon real estate,	27	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		2,347 85
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend { 2 per cent.,	\$762 55 }	1,589 19
during the year ending Oct. 31, 1895, . . . { 2 per cent.,	826 64 }	
Number of accounts opened during the year ending Oct. 31, 1895,	110	
Number of accounts closed during the year ending Oct. 31, 1895,	54	
Total number of open accounts Oct. 31, 1895,	295	
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		223 79
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		31,836 32
Number of same,	494	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		21,332 44
Number of same,	261	
Date of examination by commissioner: September 16.		

WINCHENDON SAVINGS BANK—WINCHENDON.

Incorporated Sept. 11, 1854. Present number of corporators, 73.

ORLANDO MASON, *President*.

C. L. BEALS, *Treasurer*.

C. L. BEALS, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

J. H. FAIRBANK,

GEO. M. WHITNEY,

WILDER P. CLARK,

WM. M. WHITNEY,

C. L. BEALS.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1 to 3 P.M.;
Saturday, close at 2 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$33,000 00	Deposits,	\$1,191,990 14
Bank stock as per schedule, .	62,100 00	Guaranty fund,	57,598 64
Loans on bank stock,	850 00	Interest account,	69,413 90
Railroad bonds as per schedule, .	51,000 00		
Loans on real estate,	747,468 34		
Loans on personal security,	374,020 00		
Loans on depositors' books,	800 00		
Deposits in banks, on interest,	29,454 61		
Deposits in banks, not on interest,	9,656 91		
Cash on hand,	10,652 82		
	<u>\$1,319,002 68</u>		<u>\$1,319,002 68</u>

Cash on Deposit in Banks, amount in each :—

National Bank of Redemption, Boston,	\$9,454 61
Westminster National Bank, Gardner,	10,000 00
Orange National Bank, Orange,	10,000 00
First National Bank, Winchendon,	9,656 91

Loans on Bank Stock, amount on each :—

On 1 share First National Bank, Winchendon,	\$100 00
On 11 shares First National Bank, Winchendon,	750 00

Winchendon Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s, . . .	\$5,000	\$5,000 00	\$5,000 00
of Bay City, Mich., 4s, . . .	10,000	10,100 00	10,000 00
of Indianapolis, Ind., 4s, . . .	5,000	5,150 00	5,000 00
of Milwaukee, Wis., 5s, . . .	5,000	5,000 00	5,000 00
Town of Hubbardston, Mass., 4s, . . .	2,000	2,000 00	2,000 00
of Jaffrey, N. H., 4s, . . .	3,000	3,000 00	3,000 00
of Winchendon, Mass., 3 $\frac{3}{4}$ s, . . .	3,000	3,000 00	3,000 00
	\$33,000	\$33,250 00	\$33,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
11	First National Bank, Adams, . .	\$1,100	\$1,650 00	\$1,100 00
67	Eliot National Bank, Boston, . .	6,700	8,911 00	6,700 00
48	Faneuil Hall N'l Bank, Boston, . .	4,800	6,384 00	4,800 00
16	First National Bank, Boston, . .	1,600	3,824 00	1,600 00
100	Merchants' Nat'l Bank, Boston, . .	10,000	16,000 00	10,000 00
50	National Bank of the Common- wealth, Boston,	5,000	6,950 00	5,000 00
100	N'l B'k of Redemption, Boston, . .	10,000	12,100 00	10,000 00
10	Fitchburg N'l B'k, Fitchburg, . .	1,000	1,450 00	1,000 00
84	Rollstone N'l Bank, Fitchburg, . .	8,400	12,180 00	8,400 00
42	Leominster N'l B'k, Leominster, . .	4,200	4,410 00	3,200 00
195	First Nat'l Bank, Winchendon, . .	19,500	31,200 00	10,300 00
		\$72,300	\$105,059 00	\$62,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4 $\frac{1}{2}$ s,	\$10,000	\$11,550 00	\$10,000 00
Cheshire R.R. 6s,	11,000	11,550 00	11,000 00
Fitchburg R.R. 4 $\frac{1}{2}$ s,	10,000	10,100 00	10,000 00
Fitchburg R.R. 5s,	5,000	5,350 00	5,000 00
Fitchburg R.R. 6s,	15,000	15,450 00	15,000 00
	\$51,000	\$54,000 00	\$51,000 00

Winchendon Savings Bank—Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,454 61	2½ per cent.	\$15,000 00	4½ per cent.	\$93,200 00	5½ per cent.
32,000 00	3½ “	34,000 00	4¾ “	2,150 00	5¾ “
60,000 00	4 “	504,960 00	5 “	268,982 96	6 “
40,000 00	4½ “	5,000 00	5½ “	1,500 00	6½ “
86,345 38	4½ “				

Number of loans which are of an amount not exceeding \$3,000 each, 298
 Aggregate amount of the same, \$338,287 63
 Total number of loans upon real estate, 349
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1895, 63,768 54
 Times for the dividends fixed by the by-laws: May 1 and November 1.
 Rate and amount of each semi-annual dividend { 2 per cent., \$20,311 61 }
 during the year ending Oct. 31, 1895, . . { 2 per cent., 21,753 64 } 42,065 25
 Rate and amount of any extra dividend paid during the year ending Oct.
 31, 1895, 3 per cent. 23,677 68
 Number of accounts opened during the year ending Oct. 31, 1895, . 407
 Number of accounts closed during the year ending Oct. 31, 1895, . 206
 Total number of open accounts Oct. 31, 1895, 2,843
 Total expenses of the corporation for the year ending Oct. 31, 1895 (ex-
 clusive of taxes), 2,566 52
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1895, 192,478 44
 Number of same, 1,672
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1895, 129,014 60
 Number of same, 1,151
 Date of examination by commissioner: September 12.

0546

25

10519

6

119

119

131000

4200

132

132

74

2220

13151

510

132

132

74

2220

13151

132

132

74

2220

13151

132

132

74

2220

13151

132

132

74

1192000

6530

5960

22

676

6

WINCHESTER SAVINGS BANK — WINCHESTER.

Incorporated March 3, 1871. Present number of corporators, 34.

JAS. F. DWINELL, *President.*

DAVID N. SKILLINGS, *Treasurer.*

EDWARD A. SMITH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JAS. F. DWINELL,

SAMUEL B. WHITE,

STEPHEN THOMPSON,

CHARLES W. SHATTUCK.

Open for business Wednesdays, 4 P.M. to 7 P.M. ; Saturdays, 4 P.M to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$90,355 42	Deposits,	\$583,757 44
Bank stock as per schedule, .	36,679 25	Guaranty fund, .	16,024 07
Railroad bonds as per schedule, .	58,723 75	Interest account, .	4,202 21
Real estate (for banking purposes),	16,423 55	Premium account, .	2,163 25
Loans on real estate,	299,100 00	Uncompleted mortgage loans, . . .	4,700 00
Loans on personal security, .	95,700 00		
Deposits in banks, on interest, .	12,157 66		
Expense account,	300 83		
Cash on hand,	1,406 51		
	<u>\$610,846 97</u>		<u>\$610,846 97</u>

Cash on Deposit in Bank : —

Eliot National Bank, Boston, \$12,157 66

Winchester Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge, Mass., 6s., .	\$1,000	\$1,160 00	\$1,290 00
of Cleveland, Ohio, 4s., .	1,000	1,015 00	1,007 50
of Dayton, Ohio, 5s., .	10,000	10,025 00	10,350 00*
of Lawrence, Mass., 6s., .	1,000	1,087 50	1,260 00
of Lynn, Mass., 6s., .	2,000	2,005 00	2,340 00
of Rockford, Ill., 4½s., .	5,000	5,350 00	5,300 00
of Waltham, Mass., 4s., .	6,000	6,105 00	6,157 50
Town of Franklin, N. H., 4s., .	5,000	5,087 50	5,000 00
of North Easton, Mass., 4s., .	2,000	2,060 00	2,018 67
of Putney, Vt., 4½s., .	2,500	2,512 50	2,526 25
of Randolph, Mass., 4s., .	1,000	1,047 50	1,027 50
of Rockland, Mass., 4s., .	1,000	1,020 00	1,020 00
of Winchester, Mass., 4s., .	42,500	43,732 50	43,408 00
County of Merrimac, N. H., 4s., .	2,000	2,010 00	2,000 00
District of Columbia 5s., .	5,000	5,200 00	5,650 00
	\$87,000	\$89,417 50	\$90,355 42

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	\$1,000	\$1,260 00	\$1,501 25
22	Atlas National Bank, Boston, .	2,200	2,706 00	2,583 00
30	Eliot National Bank, Boston, .	3,000	3,900 00	3,240 00
25	Faneuil Hall N'l Bank, Boston,	2,500	3,337 50	3,285 00
30	Globe National Bank, Boston,	3,000	2,450 00	3,330 00
4	Hamilton Nat'l Bank, Boston,	400	429 00	496 00
5	Howard Nat'l Bank, Boston, .	500	462 50	618 75
15	Market National Bank, Boston,	1,500	1,204 00	1,245 00
50	Metropolitan N'l B'k, Boston,	5,000	4,662 50	5,100 00
17	N'l B'k of Commerce, Boston, .	1,700	1,904 00	2,076 25
5	N'l B'k of No. America, Boston,	500	510 00	570 00
10	N'l B'k of Redemption, Boston,	1,000	1,210 00	1,282 50
10	N'l B'k of the Republic, Boston,	1,000	1,520 00	1,290 00
13	National Eagle Bank, Boston,	1,300	1,079 00	1,472 25
15	Nat'l Exchange Bank, Boston,	1,500	1,867 50	1,923 75
20	National Union Bank, Boston,	2,000	2,680 00	2,876 25
11	State National Bank, Boston, .	1,100	1,221 00	1,361 25
14	First Nat'l Bank, Woburn, .	1,400	2,000 00	2,428 00
		\$30,600	\$34,403 00	\$36,679 25

Winchester Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$16,000	\$16,340 00	\$16,118 75
Boston & Maine R.R. 4s, . . .	5,000	5,075 00	5,000 00
Concord & Montreal R.R. 4s, . . .	15,000	15,675 00	15,237 50
Fitchburg R.R. 4s, . . .	5,000	20,642 50	21,167 50
Fitchburg R.R. 5s, . . .	15,000		
Old Colony R.R. 6s, . . .	1,000	1,020 00	1,200 00
	\$57,000	\$58,752 50	\$58,723 75

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,157 66	2 per cent.	\$28,500 00	4½ per cent.	\$25,400 00	5½ per cent.
20,000 00	4 “	277,300 00	5 “	33,600 00	6 “
10,000 00	4½ “				

Amount invested in real estate for banking purposes,	\$16,423 55
Estimated value of the same,	16,423 55
Assessed value of the same,	13,200 00
Number of loans which are of an amount not exceeding \$3,000 each,	99
Aggregate amount of the same,	150,525 00
Total number of loans upon real estate,	122
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	25,663 53
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,972 95 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 10,622 56 }	20,595 51
Number of accounts opened during the year ending Oct. 31, 1895,	441
Number of accounts closed during the year ending Oct. 31, 1895,	248
Total number of open accounts Oct. 31, 1895,	2,039
Total expenses of the corporation for the year ending Oct. 31, 1895 (ex- clusive of taxes),	1,775 66
Amount of deposits, not including dividends, received during the year end- ing Oct. 31, 1895,	163,712 87
Number of same,	2,875
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	118,140 05
Number of same,	1,783
Date of examination by commissioner: May 8.	

WOBURN FIVE CENTS SAVINGS BANK—WOBURN.

Incorporated April 11, 1854. Present number of corporators, 24.

JOHN CUMMINGS, *President.*

EDWARD E. THOMPSON, *Treasurer.*

EDWARD E. THOMPSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN CUMMINGS,	CHARLIE A. JONES,
PARKER L. CONVERSE,	JOHN R. CARTER,
JOHN W. JOHNSON,	BENJAMIN HINCKLEY,
JACOB BROWN,	JOHN WINN,
L. WALDO THOMPSON.	

Open for business every business day, 9 A.M. to 12 M.; and 2 to 4 P.M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$195,590 00	Deposits,	\$1,408,928 58
Bank stock as per schedule, .	205,050 00	Guaranty fund, .	36,115 30
Railroad bonds as per schedule,	159,000 00	Profit and loss account,	28,656 27
Real estate (for banking purposes),	62,000 00		
Real estate by foreclosure, . .	1,432 13		
Loans on real estate,	636,598 00		
Loans on personal security, . .	130,900 00		
Loans to counties, cities or towns (notes),	25,604 65		
Loans on depositors' books, . .	925 00		
Deposits in banks, on interest, .	53,294 06		
Cash on hand,	3,306 31		
	<u>\$1,473,700 15</u>		<u>\$1,473,700 15</u>

Cash on Deposit in Banks, amount in each :—

Shawmut National Bank, Boston,	\$50,000 00
First National Bank, Woburn,	3,294 06

Woburn Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 5s, .	\$10,000	\$11,000 00	\$10,000 00
of New York, N. Y., 6s, .	20,000	23,000 00	20,000 00
of Woburn, Mass., 4s, .	74,500	75,048 90	74,500 00
Town of Burlington, Mass., 5s, .	1,590	1,600 00	1,590 00
of Winchester, Mass., 4s, .	29,000	29,940 00	30,000 00
of Winchester, Mass., 4½s, .	1,500	1,507 50	1,500 00
United States 5s,	50,000	57,500 00	58,000 00
	\$186,590	\$199,596 40	\$195,590 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlantic Nat'l Bank, Boston, .	\$2,500	\$3,156 00	\$2,500 00
130	Atlas National Bank, Boston, .	13,000	15,990 00	14,830 00
74	Blackstone N'l Bank, Boston, .	7,400	7,400 00	7,400 00
30	Boston Nat'l Bank, Boston, .	3,000	3,015 00	3,000 00
67	Continental N'l Bank, Boston, .	6,700	7,236 00	6,700 00
45	Eliot National Bank, Boston, .	4,500	5,850 00	4,815 00
55	Faneuil Hall Nat'l B'k, Boston, .	5,500	7,342 50	6,450 00
50	Freeman's Nat'l Bank, Boston, .	5,000	4,512 50	5,000 00
35	Howard Nat'l Bank, Boston, .	3,500	3,395 00	3,500 00
77	N'l B'k of Commerce, Boston, .	7,700	8,585 50	9,240 00
46	N'l B'k of the Republic, Boston, .	4,600	7,038 00	5,980 00
135	N'l Hide & Leather B'k, Boston, .	13,500	14,343 75	14,850 00
145	Nat'l Revere Bank, Boston, .	14,500	13,466 87	14,500 00
46	Nat'l Webster Bank, Boston, .	4,600	4,784 00	4,600 00
115	New England N'l B'k, Boston, .	11,500	18,256 25	16,215 00
21	Old Boston N'l Bank, Boston, .	2,100	2,294 25	2,100 00
20	Second Nat'l Bank, Boston, .	2,000	3,565 00	3,000 00
165	Shawmut N'l Bank, Boston, .	16,500	18,150 00	18,975 00
170	Shoe & Leather N'l B'k, Boston, .	17,000	15,385 00	17,000 00
30	State Nat'l Bank, Boston, .	3,000	3,390 00	3,000 00
51	Suffolk Nat'l Bank, Boston, .	5,100	5,355 00	5,100 00
60	Third National Bank, Boston, .	6,000	5,460 00	6,000 00
105	Tremont Nat'l Bank, Boston, .	10,500	9,345 00	10,500 00
144	First National Bank, Woburn, .	14,400	20,160 00	19,795 00
		\$184,100	\$207,475 62	\$205,050 00

Woburn Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$15,000	\$15,900 00	\$15,000 00
Boston & Lowell R.R. 5s, . . .	1,000	1,045 00	1,000 00
Boston & Lowell R.R. 6s, . . .	1,000	1,010 00	1,000 00
Boston & Maine R.R. 4½s, . . .	35,000	40,775 00	38,000 00
Concord & Montreal R.R. 4s, . . .	40,000	42,000 00	40,000 00
Fitchburg R.R. 5s, . . .	51,000	54,920 00	52,000 00
Maine Central R.R. 7s, . . .	10,000	13,500 00	10,000 00
Old Colony R.R. 4½s, . . .	1,000	1,065 00	1,000 00
Old Colony R.R. 6s, . . .	1,000	1,010 00	1,000 00
	\$155,000	\$171,225 00	\$159,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,294 06	1½ per cent.	\$162,904 65	4½ per cent.	\$151,108 00	6 per cent.
50,000 00	2 “	401,015 00	5 “	700 00	7 “
25,000 00	4 “	12,900 00	5½ “	400 00	8 “
40,000 00	4¼ “				

Amount invested in real estate for banking purposes,	\$62,000 00
Estimated value of the same,	62,000 00
Assessed value of the same,	55,000 00
Net income received from same during year ending Oct. 31, 1895, . . .	1,622 38
Value, by books, of other real estate held or owned by foreclosure or otherwise,	1,432 13
Assessed value of the same,	1,900 00
Number of loans which are of an amount not exceeding \$3,000 each, . . .	279
Aggregate amount of the same,	310,823 00
Total number of loans upon real estate,	328
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	65,723 05
Times for the dividends fixed by the by-laws: third Saturday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$26,280 25 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 26,420 72 }	52,700 97
Number of accounts opened during the year ending Oct. 31, 1895, . . .	918
Number of accounts closed during the year ending Oct. 31, 1895, . . .	681
Total number of open accounts Oct. 31, 1895,	5,624

Woburn Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	\$5,333 17
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	351,285 34
Number of same,	6,214
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	380,636 72
Number of same,	5,267
Date of examination by commissioner: March 22.	

WORCESTER COUNTY INSTITUTION FOR SAVINGS— WORCESTER.

Incorporated Feb. 8, 1828. Present number of corporators, 139.

STEPHEN SALISBURY, *President.*

CHARLES A. CHASE, *Treasurer.*

CHARLES F. ALDRICH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

STEPHEN SALISBURY,

SAMUEL B. WOODWARD,

LYMAN A. ELY,

A. GEORGE BULLOCK,

EDWARD D. THAYER, Jr.

Open for business every business day, except Saturday, 9 A.M. to 4 P.M.; Saturday,
9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$3,374,500 00	Deposits, . . .	\$13,411,631 51
Loans on public funds, . . .	2,000 00	Guaranty fund, . . .	675,000 00
Bank stock as per schedule, . .	809,500 00	Interest account, . .	240,964 31
Loans on bank stock,	10,500 00	Reserved profits, . .	45,284 14
Railroad bonds as per schedule, .	3,240,000 00	Premiums,	7,347 58
Loans on real estate,	5,451,915 32	Suspense,	3,433 65
Loans on personal security, . .	934,225 00		
Loans to counties, cities or towns (notes),	324,090 00		
Loans on depositors' books, . .	700 00		
Deposits in banks, on interest, .	230,875 50		
Expense account,	1,474 47		
Cash on hand,	3,880 90		
	<u>\$14,383,661 19</u>		<u>\$14,383,661 19</u>

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston,	\$3,000 00
Wachusett National Bank, Fitchburg,	20,000 00
Millbury National Bank, Millbury,	20,000 00
Citizens' National Bank, Worcester,	15,000 00
City National Bank, Worcester,	29,000 00
First National Bank, Worcester,	25,000 00
Mechanics' National Bank, Worcester,	12,400 00
Quinsigamond National Bank, Worcester,	15,000 00
Worcester National Bank, Worcester,	91,475 50

Worcester County Institution for Savings, Worcester — Continued.

Loan on Public Funds : —

On \$2,000 City of Boston 4s, \$2,000 00

Loan on Bank Stock : —

On 105 shares First National Bank, Worcester, \$10,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$291,000	\$311,375 00	\$291,000 00
of Boston, Mass., 5s, . . .	225,000	258,750 00	225,000 00
of Boston, Mass., 6s, . . .	28,000	33,100 00	28,000 00
of Brockton, Mass., 4s, . . .	87,000	91,750 00	87,000 00
of Columbus, Ohio, 4s, . . .	90,000	90,900 00	90,000 00*
of Fall River, Mass., 4s, . . .	87,500	90,000 00	87,500 00
of Fitchburg, Mass., 4s, . . .	58,000	63,000 00	58,000 00
of Holyoke, Mass., 4s, . . .	55,000	56,100 00	55,000 00
of Lynn, Mass., 4s, . . .	200,000	214,000 00	200,000 00
of Lynn, Mass., 6s, . . .	50,000	50,500 00	50,000 00
of Manchester, N. H., 4s, . . .	8,000	8,160 00	8,000 00
of Manchester, N. H., 6s, . . .	19,000	20,500 00	19,000 00
of New Bedford, Mass., 4s, . . .	127,000	132,650 00	127,000 00
of New Bedford, Mass., 6s, . . .	5,000	5,500 00	5,000 00
of New London, Conn., 7s, . . .	25,000	31,250 00	25,000 00
of Newton, Mass., 6s, . . .	40,000	47,500 00	40,000 00
of Norwich, Conn., 5s, . . .	14,000	15,500 00	14,000 00
of Providence, R. I., 4s, . . .	49,000	55,500 00	49,000 00
of Providence, R. I., 4½s, . . .	52,000	53,820 00	52,000 00
of Providence, R. I., 5s, . . .	5,000	5,500 00	5,000 00
of Salem, Mass., 4s, . . .	40,000	42,000 00	40,000 00
of Salem, Mass., 5s, . . .	22,000	24,000 00	22,000 00
of Somerville, Mass., 4s, . . .	28,000	28,280 00	28,000 00
of Worcester, Mass., 4s, . . .	990,000	1,117,500 00	990,000 00
of Worcester, Mass., 5s, . . .	26,000	29,350 00	26,000 00
Town of Abington, Mass., 4s, . . .	80,000	82,400 00	80,000 00
of Beverly, Mass., 4s, . . .	100,000	104,600 00	100,000 00
of Brookline, Mass., 7s, . . .	20,000	21,250 00	20,000 00
of Cranston, R. I., 4s, . . .	25,000	26,000 00	25,000 00
of Lincoln, R. I., 4s, . . .	30,000	30,900 00	30,000 00
of Pawtucket, R. I., 5s, . . .	3,000	3,075 00	3,000 00*
of Spencer, Mass., 4s, . . .	25,000	25,500 00	25,000 00
of Westborough, Mass., 5s, . . .	20,000	22,400 00	20,000 00
County of Rockingham, N. H., 4s, . . .	50,000	51,500 00	50,000 00
United States 4s,	150,000	181,875 00	150,000 00
United States 5s,	250,000	287,500 00	250,000 00
	\$3,374,500	\$3,713,485 00	\$3,374,500 00

* Legal investments when made.

Worcester County Institution for Savings, Worcester — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Atlantic Nat'l Bank, Boston, .	\$5,400	\$6,804 00	\$5,400 00
375	Atlas National Bank, Boston, .	37,500	46,125 00	37,500 00
92	Blackstone N'l Bank, Boston, .	9,200	9,200 00	9,200 00
14	Boylston N'l Bank, Boston, .	1,400	1,848 00	1,400 00
63	Columbian N'l Bank, Boston, .	6,300	6,111 00	6,300 00
120	Continental N'l Bank, Boston, .	12,000	12,960 00	12,000 00
119	Eliot National Bank, Boston, .	11,900	15,470 00	11,900 00
20	Faneuil Hall N'l B'k, Boston, .	2,000	2,670 00	2,000 00
250	First National Bank, Boston, .	25,000	59,750 00	25,000 00
172	Freeman's N'l Bank, Boston, .	17,200	15,480 00	17,200 00
31	Globe National Bank, Boston, .	3,100	2,635 00	3,100 00
180	Hamilton Nat'l Bank, Boston, .	18,000	19,260 00	18,000 00
150	Howard Nat'l Bank, Boston, .	15,000	14,100 00	15,000 00
74	Market Nat'l Bank, Boston, .	7,400	5,920 00	7,400 00
110	Massachusetts N'l B'k, Boston, .	11,000	9,350 00	11,000 00
125	Merchants' N'l Bank, Boston, .	12,500	20,000 00	12,500 00
217	N'l B'k of Commerce, Boston, .	21,700	24,300 00	21,700 00
94	N'l B'k of No. America, Boston, .	9,400	9,964 00	9,400 00
100	N'l B'k of Redemption, Boston, .	10,000	12,100 00	10,000 00
210	N'l B'k of the Republic, Boston, .	21,000	31,920 00	21,000 00
208	National City Bank, Boston, .	20,800	16,848 00	20,800 00
110	National Eagle Bank, Boston, .	11,000	9,130 00	11,000 00
83	Nat'l Exchange B'k, Boston, .	8,300	10,375 00	8,300 00
308	N'l Hide & Leather B'k, Boston, .	30,800	32,648 00	30,800 00
375	National Revere Bank, Boston, .	37,500	33,750 00	37,500 00
71	National Union Bank, Boston, .	7,100	9,585 00	7,100 00
200	Nat'l Webster Bank, Boston, .	20,000	20,800 00	20,000 00
199	New England N'l B'k, Boston, .	19,900	31,641 00	19,900 00
80	North National Bank, Boston, .	8,000	8,560 00	8,000 00
45	Old Boston N'l Bank, Boston, .	4,500	4,905 00	4,500 00
352	Second National B'k, Boston, .	35,200	62,650 00	35,200 00
173	Shawmut N'l Bank, Boston, .	17,300	18,850 00	17,300 00
134	Shoe & Leather N'l B'k, Boston, .	13,400	12,060 00	13,400 00
113	State Nat'l Bank, Boston, .	11,300	12,650 00	11,300 00
84	Suffolk Nat'l Bank, Boston, .	8,400	8,820 00	8,400 00
100	Third National Bank, Boston, .	10,000	9,100 00	10,000 00
156	Tremont Nat'l Bank, Boston, .	15,600	13,440 00	15,600 00
200	Washington N'l Bank, Boston, .	20,000	21,600 00	20,000 00
51	Fitchburg N'l B'k, Fitchburg, .	5,100	7,395 00	5,100 00
60	Franklin County National B'k, Greenfield, .	6 000	6,000 00	6,000 00
27	Leicester N'l Bank, Leicester, .	2,700	4,050 00	2,700 00
108	Millbury Nat'l Bank, Millbury, .	10,800	10,800 00	10,800 00
30	Southbridge National Bank, Southbridge, .	3,000	3,450 00	3,000 00
200	Third Nat'l Bank, Springfield, .	20,000	40,000 00	20,000 00
10	Blackstone N'l B'k, Uxbridge, .	1,000	1,000 00	1,000 00
8	Ware National Bank, Ware, .	800	880 00	800 00
300	Central N'l B'k, Worcester, .	30,000	43,500 00	30,000 00
250	Citizens' Nat'l B'k, Worcester, .	25,000	32,500 00	25,000 00

Worcester County Institution for Savings, Worcester — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
300	City N'l Bank, Worcester, . .	\$30,000	\$43,500 00	\$30,000 00
150	Mechanics' N'l B'k, Worcester,	15,000	13,500 00	15,000 00
240	Quinsigamond National Bank, Worcester,	24,000	33,600 00	24,000 00
800	Worcester N'l B'k, Worcester,	80,000	116,000 00	80,000 00
		\$809,500	\$1,019,554 00	\$809,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$200,000	\$213,000 00	\$200,000 00
Boston & Albany R.R. 5s, . . .	270,000	292,950 00	270,000 00
Boston & Lowell R.R. 4s, . . .	150,000	153,750 00	150,000 00
Boston & Lowell R.R. 4½s, . . .	30,000	31,800 00	30,000 00
Boston & Lowell R.R. 5s, . . .	24,000	25,080 00	24,000 00
Boston & Lowell R.R. 6s, . . .	5,000	5,075 00	5,000 00
Boston & Maine R.R. 4s, . . .	300,000	311,365 00	300,000 00
Boston & Maine R.R. 4½s, . . .	165,000	191,400 00	165,000 00
Concord & Montreal R.R. 4s, . .	150,000	157,500 00	150,000 00
Conn. & Passumpsic Rivers R.R. 4s,	100,000	106,500 00	100,000 00
Eastern R.R. 6s,	135,000	162,000 00	135,000 00
Fitchburg R.R. 4s,	100,000	102,000 00	97,000 00
Fitchburg R.R. 4½s,	37,000	39,430 00	37,000 00
Fitchburg R.R. 5s,	202,000	216,140 00	202,000 00
Fitchburg R.R. 6s,	26,000	26,988 00	26,000 00
Leeds & Farmington R.R. 6s, . .	30,000	30,300 00	30,000 00
Lowell & Lawrence R.R. 6s, . . .	3,000	3,110 00	3,000 00
Maine Central R.R. 4s,	100,000	101,000 00	90,000 00
Maine Central R.R. 6s,	54,000	58,860 00	54,000 00
New Haven & Derby R.R. 6s, . .	30,000	33,000 00	30,000 00
Old Colony R.R. 4s,	350,000	374,500 00	350,000 00
Old Colony R.R. 6s,	79,000	81,000 00	79,000 00
Portsmouth, Gt. Falls & Conway R.R. 4½s,	100,000	114,000 00	100,000 00
Providence & Worcester R.R. 6s, .	183,000	190,500 00	183,000 00
Salem & Lowell R.R. 6s,	25,000	26,400 00	25,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	100,000	118,000 00	100,000 00
Upper Coos R.R. 4½s,	50,000	54,500 00	50,000 00
Vermont & Massachusetts R.R. 5s, .	100,000	106,000 00	100,000 00
Worcester, Nashua & Roch. R.R. 4s,	155,000	159,000 00	155,000 00
	\$3,253,000	\$3,485,148 00	\$3,240,000 00

Worcester County Institution for Savings, Worcester — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$39,400 00	2 per cent.	\$966,525 00	4 per cent.	\$190,000 00	4½ per cent.
151,475 50	3 “	36,500 00	4½ “	4,113,790 32	5 “
20,000 00	3½ “	86,000 00	4½ “	15,055 00	6 “
50,000 00	3¾ “	1,284,060 00	4½ “	1,500 00	7 “

Number of loans which are of an amount not exceeding \$3,000 each, 1,284

Aggregate amount of the same, \$2,092,648 32

Total number of loans upon real estate, 1,656

Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1895, 643,757 27

Times for the dividends fixed by the by-laws: January 1 and July 1.

Rate and amount of each semi-annual dividend { 2 per cent., \$248,363 58 }
during the year ending Oct. 31, 1895, . . . { 2 per cent., 253,854 46 } 502,218 04

Number of accounts opened during the year ending Oct. 31, 1895, 3,631

Number of accounts closed during the year ending Oct. 31, 1895, 2,500

Total number of open accounts Oct. 31, 1895, 28,065

Total expenses of the corporation for the year ending Oct. 31, 1895 (ex-
clusive of taxes), 23,401 51Amount of deposits, not including dividends, received during the year
ending Oct. 31, 1895, 1,707,761 49

Number of same, 21,941

Amount of withdrawals, including dividends, during the year ending Oct.
31, 1895, 1,663,999 31

Number of same, 19,634

Date of examination by commissioners: November 14.

WORCESTER FIVE CENTS SAVINGS BANK— WORCESTER.

Incorporated April 1, 1854. Present number of corporators, 100.

ELIJAH B. STODDARD, *President.*

J. STEWART BROWN, *Treasurer.*

J. STEWART BROWN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ELIJAH B. STODDARD,
STEPHEN SAWYER,

WILLIAM L. CLARK,
HENRY M. WITTER.

Open for business every business day, except Saturday, 9 A.M. to 4 P.M.; Saturday,
9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$333,000 00	Deposits,	\$5,673,338 99
Bank stock as per schedule, .	246,800 00	Guaranty fund, .	185,000 00
Loans on bank stock,	2,250 00	Interest account, .	139,267 37
Railroad bonds, as per schedule,	956,000 00		
Loans on railroad stock, . . .	6,800 00		
Real estate (for banking purposes),	150,000 00		
Loans on real estate,	2,986,891 00		
Loans on personal security, .	1,102,206 00		
Loans on depositors' books, .	350 00		
Deposits in banks, on interest, .	196,574 99		
Expense account,	7,127 71		
Cash on hand,	9,606 66		
	\$5,997,606 36		\$5,997,606 36

Cash on Deposit in Banks, amount in each:—

City National Bank, Worcester,	\$77,533 81
Mechanics' National Bank, Worcester,	44,479 75
Quinsigamond National Bank, Worcester,	74,561 43

Worcester Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

On 5 shares Worcester National Bank, Worcester, }	\$450 00
On 8 shares Central National Bank, Worcester, }	
On 12 shares Shelburne Falls National Bank, Shelburne Falls, }	1,000 00
On 8 shares Newton National Bank, Newton, }	800 00*

Loans on Railroad Stock, amount on each : —

On 20 shares Boston & Albany R.R., }	\$3,200 00
On 10 shares New York, New Haven & Hartford R.R., }	
On 20 shares Boston & Maine R.R., }	3,600 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$5,000	\$5,050 00	\$5,000 00
of Chicago, Ill., 4s,	50,000	52,000 00	50,000 00†
of Fitchburg, Mass., 4s,	25,000	25,750 00	25,000 00
of Holyoke, Mass., 4s,	50,000	51,500 00	50,000 00
of Marlborough, Mass., 4s,	18,000	18,720 00	18,000 00
of New London, Conn., 7s,	15,000	16,800 00	15,000 00
of Newton, Mass., 6s,	15,000	17,700 00	15,000 00
of Saginaw, Mich., 5s,	20,000	20,800 00	20,000 00
of Scranton, Pa., 6s,	6,000	6,060 00	6,000 00
of Springfield, Mass., 7s,	12,000	14,520 00	12,000 00
of Worcester, Mass., 4s,	25,000	26,000 00	25,000 00
Town of Beverly, Mass., 4s,	7,000	7,280 00	7,000 00
of Brookline, Mass., 7s,	5,000	5,300 00	5,000 00
County of Middlesex, Mass., 4s,	30,000	31,050 00	30,000 00
United States 4s,	50,000	55,500 00	50,000 00
	\$333,000	\$354,030 00	\$333,000 00

† A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston,	\$5,000	\$6,150 00	\$5,000 00
58	Blackstone N'l Bank, Boston, .	5,800	5,800 00	5,800 00
122	Eliot Nat'l Bank, Boston, . .	12,200	16,226 00	12,200 00
67	First National Bank, Boston, .	6,700	16,013 00	6,700 00
61	Fourth National Bank, Boston,	6,100	7,320 00	6,100 00

* This loan, in excess of the legal limit, has since been reduced.

Worcester Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Globe National Bank, Boston,	\$10,000	\$8,500 00	\$10,000 00
50	Hamilton Nat'l Bank, Boston, .	5,000	5,350 00	5,000 00
100	Howard Nat'l Bank, Boston,	10,000	9,700 00	10,000 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,000 00	2,000 00
12	Market Nat'l Bank, Boston, .	1,200	960 00	1,200 00
50	Merchants' N'l Bank, Boston,	5,000	7,750 00	5,000 00
44	N'l B'k of Commerce, Boston,	4,400	4,884 00	4,400 00
160	National Bank of the Common- wealth, Boston,	16,000	22,240 00	16,000 00
185	N'l B'k of No. America, Boston,	18,500	19,610 00	18,500 00
25	National City Bank, Boston, .	2,500	2,025 00	2,500 00
100	National Eagle Bank, Boston,	10,000	8,300 00	10,000 00
164	N'l Hide & Leather B'k, Boston,	16,400	17,384 00	16,400 00
73	Nat'l Webster Bank, Boston, .	7,300	7,592 00	7,300 00
8	North National Bank, Boston,	800	840 00	800 00
50	Shawmut Nat'l Bank, Boston,	5,000	5,500 00	5,000 00
63	Shoe & Leather N'l B'k, Boston,	6,300	5,733 00	6,300 00
50	State National Bank, Boston, .	5,000	5,600 00	5,000 00
16	Third National Bank, Boston, .	1,600	1,456 00	1,600 00
25	Wachusett N'l B'k, Fitchburg,	2,500	5,000 00	2,500 00
15	Leicester N'l Bank, Leicester,	1,500	2,250 00	1,500 00
25	Leominster N'l B'k, Leominster,	2,500	2,625 00	2,500 00
107	Millbury N'l Bank, Millbury, Conn.,	10,700	10,700 00	10,700 00
55	Northborough National Bank, Northborough,	5,500	5,500 00	5,500 00
12	Oxford Nat'l Bank, Oxford, .	1,200	1,260 00	1,200 00
50	Spencer Nat'l Bank, Spencer,	5,000	6,250 00	5,000 00
10	Westminster National Bank, Gardner,	1,000	950 00	1,000 00
70	Central N'l Bank, Worcester,	7,000	10,150 00	7,000 00
7	Citizens' N'l Bank, Worcester,	700	910 00	700 00
200	City Nat'l Bank, Worcester, .	20,000	29,000 00	20,000 00
64	Mechanics' N'l B'k, Worcester,	6,400	5,760 00	6,400 00
180	Quinsigamond National Bank, Worcester,	18,000	25,200 00	18,000 00
20	Worcester N'l B'k, Worcester,	2,000	2,900 00	2,000 00
		\$246,800	\$295,388 00	\$246,800 00

Worcester Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$125,000	\$131,250 00	\$125,000 00
Boston & Lowell R.R. 4s, . . .	50,000	50,500 00	50,000 00
Boston & Maine R.R. 4s, . . .	80,000	83,750 00	80,000 00
Boston & Maine R.R. 4½s, . . .	40,000	46,000 00	40,000 00
Boston & Providence R.R. 4s, . .	50,000	52,500 00	50,000 00
Concord & Claremont R.R. 4½s, .	24,000	25,680 00	24,000 00
Concord & Montreal R.R. 4s, . .	70,000	72,800 00	70,000 00
Fitchburg R.R. 4s,	57,000	57,370 00	57,000 00
Fitchburg R.R. 5s,	18,000	18,720 00	18,000 00
Lowell & Lawrence R.R. 6s, . . .	5,000	5,150 00	5,000 00
Maine Central R.R. 4s,	25,000	25,250 00	25,000 00
Maine Central & European & North American R.R. 4s,	30,000	30,900 00	30,000 00
Manchester & Lawrence R.R. 4s, .	25,000	26,000 00	25,000 00
Norwich & Worcester R.R. 6s, . .	6,000	6,180 00	6,000 00
Old Colony R.R. 4s,	50,000	54,000 00	50,000 00
Penobscot Shore Line R.R. 4s, . .	35,000	35,000 00	35,000 00
Portland & Ogdensburg R.R. 6s, .	6,000	6,540 00	6,000 00
Providence & Worcester R.R. 6s, .	36,000	37,080 00	36,000 00
Sullivan County R.R. 4s,	25,000	25,750 00	25,000 00
Upper Coos R.R. 4s,	40,000	40,000 00	40,000 00
Worcester, Nashua & Roch. R.R. 4s,	159,000	167,670 00	159,000 00
	\$956,000	\$998,090 00	\$956,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$196,574 99	2½ per cent.	\$564,570 00	4½ per cent.	\$3,077,927 00	5 per cent.
402,300 00	4½ “	26,600 00	4¾ “	27,100 00	6 “

Amount invested in real estate for banking purposes, \$150,000 00
 Estimated value of the same, 150,000 00
 Assessed value of the same, 130,000 00
 Net income received from same during year ending Oct. 31, 1895, 8,150 16
 Number of loans which are of an amount not exceeding \$3,000 each, 758
 Aggregate amount of the same, 1,177,295 00
 Total number of loans upon real estate, 1,027
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1895, 253,865 21
 Times for the dividends fixed by the by-laws: January 1 and July 1.

Worcester Five Cents Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$99,689 44 }	\$203,541 03
during the year ending Oct. 31, 1895, . . . { 2 per cent., 103,851 59 }	
Number of accounts opened during the year ending Oct. 31, 1895,	3,137
Number of accounts closed during the year ending Oct. 31, 1895,	1,401
Total number of open accounts Oct. 31, 1895,	21,627
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	14,092 03
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	1,030,602 90
Number of same,	21,289
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	764,225 51
Number of same,	12,671
Date of examination by commissioner: June 21.	

WORCESTER MECHANICS' SAVINGS BANK— WORCESTER.

Incorporated May 15, 1851. Present number of corporators, 106.

J. EDWIN SMITH, *President.*

HENRY WOODWARD, *Treasurer.*

FRANCIS H. DEWEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. EDWIN SMITH,

JOHN H. COES,

JOHN D. LOVELL,

T. W. HAMMOND,

THOS. B. EATON.

Open for business every business day, except Saturdays, 9 A.M. to 4 P.M.; Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$225,000 00	Deposits,	\$5,330,488 23
Bank stock as per schedule, .	608,163 19	Guaranty fund, . .	180,873 77
Railroad bonds as per schedule, .	580,000 00	Profit and loss account, . .	151,308 80
Loans on real estate,	3,064,340 05	Due on mortgage loans,	10,458 26
Loans on personal security, . .	1,063,521 19		
Loans on depositors' books, . .	1,373 00		
Deposits in banks, on interest, .	126,408 63		
Profit and loss account, . . .	3,000 00		
Cash on hand,	1,323 00		
	\$5,673,129 06		\$5,673,129 06

Cash on Deposit in Banks, amount in each:—

Mechanics' National Bank, Worcester,	\$68,348 64
Quinsigamond National Bank, Worcester,	51,712 97
City National Bank, Worcester,	6,347 02

Worcester Mechanics' Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge, Mass., 6s., .	\$15,000	\$15,150 00	\$15,000 00
of Dayton, Ohio, 6s., . . .	24,000	25,200 00	24,000 00*
of Fitchburg, Mass., 4s., . .	50,000	53,250 00	50,000 00
of Holyoke, Mass., 4s., . . .	25,000	25,750 00	25,000 00
of New London, Conn., 7s., .	20,000	25,200 00	20,000 00
of Norwich, Conn., 5s., . . .	5,000	5,700 00	5,000 00
of Providence, R. I., 4½s., .	50,000	51,750 00	50,000 00
of Springfield, Mass., 7s., . .	4,000	4,920 00	4,000 00
Town of Brookline, Mass., 7s., .	7,000	7,455 00	7,000 00
of Spencer, Mass., 4s., . . .	25,000	26,125 00	25,000 00
	\$225,000	\$240,500 00	\$225,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
32	Atlantic Nat'l Bank, Boston, .	\$3,200	\$4,040 00	\$4,537 75
186	Atlas National Bank, Boston, .	18,600	22,924 50	22,937 00
31	Blackstone N'l Bank, Boston, .	3,100	3,107 75	3,672 00
128	Boston National Bank, Boston, .	12,800	12,864 00	13,244 12
150	Boylston Nat'l Bank, Boston, .	15,000	19,875 00	18,925 62
13	Central Nat'l Bank, Boston, .	1,300	1,807 00	1,758 25
76	Columbian N'l Bank, Boston, .	7,600	7,362 50	9,572 50
5	Continental N'l Bank, Boston, .	500	537 50	608 75
210	Eliot National Bank, Boston, .	21,000	27,300 00	25,262 00
63	Faneuil Hall N'l Bank, Boston, .	6,300	8,410 50	8,868 75
62	Globe National Bank, Boston, .	6,200	5,277 75	6,161 50
123	Hamilton N'l Bank, Boston, . .	12,300	13,191 75	15,279 12
118	Howard Nat'l Bank, Boston, . .	11,800	10,915 00	13,348 00
100	Market National Bank, Boston, .	10,000	8,012 50	9,300 00
42	Massachusetts N'l B'k, Boston, .	4,200	3,580 50	4,455 27
146	Merchants' N'l Bank, Boston, . .	14,600	23,396 50	20,289 75
7	Mt. Vernon N'l Bank, Boston, .	700	770 00	966 75
200	N'l B'k of Commerce, Boston, .	20,000	22,400 00	23,700 00
197	N'l B'k of Redemption, Boston, .	19,700	23,837 00	25,270 50
109	N'l B'k of the Republic, Boston, .	10,900	16,568 00	14,277 25
118	National City Bank, Boston, . .	11,800	9,572 75	12,626 00
207	N'l Hide & Leather B'k, Boston, .	20,700	21,993 75	23,379 87
200	Nat'l Revere Bank, Boston, . . .	20,000	18,000 00	20,965 00
94	National Union B'k, Boston, . .	9,400	12,690 00	13,305 00
62	New England N'l B'k, Boston, . .	6,200	9,819 25	8,260 25
255	North National Bank, Boston, . .	25,500	27,316 88	31,250 75
106	Old Boston Nat'l Bank, Boston, .	10,600	11,580 50	12,713 75

Worcester Mechanics' Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Second National Bank, Boston,	\$5,000	\$8,912 50	\$7,700 00
174	Shawmut N'l Bank, Boston, .	17,400	18,966 00	20,794 25
122	State National Bank, Boston, .	12,200	13,603 00	15,088 75
238	Suffolk Nat'l Bank, Boston, .	23,800	25,049 50	28,012 50
139	Tremont Nat'l Bank, Boston, .	13,900	12,371 00	15,454 00
68	Washington N'l Bank, Boston,	6,800	7,344 00	8,414 00
10	First National Bank, Clinton, .	1,000	1,250 00	1,120 00
51	Franklin N'l Bank, Franklin, .	5,100	5,610 00	5,715 00
4	Leicester N'l Bank, Leicester,	400	600 00	476 00
74	Millbury N'l Bank, Millbury, .	7,400	7,400 00	9,095 00
35	Southbridge National Bank, Southbridge,	3,500	4,025 00	3,780 00
20	City Nat'l Bank, Springfield, .	2,000	2,800 00	2,800 00
20	Westminster National Bank, Gardner,	2,000	1,900 00	2,000 00
84	Central N'l Bank, Worcester, .	8,400	12,180 00	9,167 50
142	Citizens' N'l B'k, Worcester, .	14,200	18,460 00	18,375 00
180	City Nat'l Bank, Worcester, .	18,000	26,100 00	18,000 00
12	First Nat'l Bank, Worcester, .	1,200	1,980 00	1,656 00
434	Mechanics' N'l B'k, Worcester,	43,400	39,060 00	50,787 69
123	Quinsigamond National Bank, Worcester,	12,300	17,220 00	14,570 00
95	Worcester N'l B'k, Worcester,	9,500	13,775 00	10,222 00
		\$511,500	\$585,756 88	\$608,163 19

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$50,000	\$52,500 00	\$50,000 00
Boston & Maine R.R. 4s, . . .	20,000	20,300 00	20,000 00
Boston & Maine R.R. 4½s, . . .	75,000	86,625 00	75,000 00
Concord & Claremont R.R. 4½s, . .	50,000	54,000 00	50,000 00
Fitchburg R.R. 4s,	66,000	66,490 00	66,000 00
Fitchburg R.R. 5s,	19,000	19,830 00	19,000 00
Maine Central R.R. 4s,	50,000	50,500 00	50,000 00
Old Colony R.R. 4s,	50,000	53,500 00	50,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	75,000	89,250 00	75,000 00
Upper Coos R.R. 4½s,	25,000	27,000 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	100,000	104,000 00	100,000 00
	\$580,000	\$623,995 00	\$580,000 00

Worcester Mechanics' Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$120,061 61	2 per cent.	\$25,000 00	4½ per cent.	\$25,000 00	4½ per cent.
6,347 02	3 “	329,500 00	4½ “	2,957,263 05	5 “
50,000 00	3¾ “	50,000 00	4¾ “	25,071 19	5½ “
278,000 00	4 “	364,400 00	4¾ “	25,000 00	6 “

Number of loans which are of an amount not exceeding \$3,000 each, 1,010
 Aggregate amount of the same, \$1,476,593 77
 Total number of loans upon real estate, 1,231
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1895, 252,974 97
 Times for the dividends fixed by the by-laws: January 15 and July 15.
 Rate and amount of each semi-annual dividend { 2 per cent., \$99,545 38 }
 during the year ending Oct. 31, 1895, . . . { 2 per cent., 101,999 48 } 201,544 86
 Number of accounts opened during the year ending Oct. 31, 1895, 1,057
 Number of accounts closed during the year ending Oct. 31, 1895, . 873
 Total number of open accounts Oct. 31, 1895, 8,603
 Total expenses of the corporation for the year ending Oct. 31, 1895 (ex-
 clusive of taxes), 11,525 08
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1895, 707,553 62
 Number of same, 4,635
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1895, 706,616 95
 Number of same, 6,352
 Date of examination by commissioners: November 14.

WORCESTER NORTH SAVINGS INSTITUTION — FITCHBURG.

Incorporated May 26, 1868. Present number of corporators, 56.

AMASA NORCROSS, *President.*

HENRY A. WILLIS, *Treasurer.*

BENJAMIN F. WALLIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

AMASA NORCROSS,

WILLIAM BAKER,

JAMES F. D. GARFIELD,

ELLIOT N. CHOATE,

LOUIS D. BARTLETT.

Open for business every business day, except Saturday, 8.45 A.M. to 3 P.M.; Saturdays,
close at 2 P.M.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$967,300 00	Deposits,	\$3,655,881 23
Bank stock as per schedule, .	98,100 00	Guaranty fund, .	125,000 00
Loans on bank stock,	25,900 00	Interest account, .	81,727 81
Railroad bonds as per schedule,	160,000 00	Profit and loss ac-	
Real estate by foreclosure, . .	5,526 63	count,	47,861 37
Loans on real estate,	2,022,029 46	Rents, etc.,	633 90
Loans on personal security, . .	365,131 18		
Loans to counties, cities or towns			
(notes),	52,500 00		
Deposits in banks, on interest, .	204,494 26		
Judgment allowed,	3,740 24		
Cash on hand,	6,382 54		
	<u>\$3,911,104 31</u>		<u>\$3,911,104 31</u>

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	\$131,728 19
Rollstone National Bank, Fitchburg,	72,766 07

Loans on Bank Stock, amount on each: —

On 3 shares Rollstone National Bank, Fitchburg,	\$300 00
On 5 shares Rollstone National Bank, Fitchburg,	500 00
On 11 shares Rollstone National Bank, Fitchburg,	400 00
On 6 shares Fitchburg National Bank, Fitchburg,	} 2,000 00
On 14 shares Wachusett National Bank, Fitchburg,	

Worcester North Savings Institution, Fitchburg—Continued.

On 20 shares Wachusett National Bank, Fitchburg,	\$2,000 00
On 40 shares Wachusett National Bank, Fitchburg,	4,000 00
On 50 shares Wachusett National Bank, Fitchburg,	5,000 00
On 50 shares Wachusett National Bank, Fitchburg,	5,000 00
On 10 shares Wachusett National Bank, Fitchburg,	6,000 00
On 100 shares First National Bank, Ayer,	
On 10 shares Third National Bank, Boston,	
	700 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	\$40,000	\$41,540 00	\$40,000 00
of Boston, Mass., 4s,	100,000	103,000 00	100,000 00
of Canton, Ohio, 5s,	51,500	53,448 00	51,500 00
of Chelsea, Mass., 4s,	25,000	25,500 00	25,000 00
of Cleveland, Ohio, 5s,	18,000	19,800 00	52,000 00
of Cleveland, Ohio, 6s,	12,000	12,180 00	
of Cleveland, Ohio, 4s,	20,000	20,600 00	
of Dayton, Ohio, 4s,	25,000	25,125 00	25,000 00*
of Dayton, Ohio, 5s,	12,000	12,120 00	12,000 00*
of Fall River, Mass., 4s,	30,000	31,050 00	30,000 00
of Fall River, Mass., 5s,	20,000	23,350 00	20,000 00
of Fitchburg, Mass., 4s,	100,000	104,500 00	100,000 00
of Grand Rapids, Mich., 4½s,	25,000	26,870 00	25,000 00
of Lewiston, Me., 5s,	10,000	11,850 00	10,000 00
of Lynn, Mass., 5s,	10,000	11,100 00	10,000 00
of Meriden, Conn., 4s,	25,000	25,750 00	25,000 00
of Milwaukee, Wis., 5s,	21,500	21,784 00	21,500 00
of Montpelier, Vt., 4½s,	27,000	27,000 00	27,000 00
of New Bedford, Mass., 6s,	20,000	22,700 00	21,300 00
of Norwich, Conn., 7s,	20,000	25,200 00	22,000 00
of Portland, Me., 6s,	15,000	17,600 00	15,000 00
of Providence, R. I., 5s,	50,000	57,500 00	54,000 00
of Saginaw, Mich., 5s,	12,000	12,060 00	12,000 00
of Somerville, Mass., 4s,	30,000	30,750 00	30,000 00
of Springfield, Ohio, 5s,	30,000	33,875 00	30,000 00
of Terre Haute, Ind., 4½s,	26,000	27,270 00	26,000 00
of Woburn, Mass., 4s,	30,000	30,450 00	30,000 00
Town of Abington, Mass., 4s,	4,000	4,000 00	4,000 00
of Danvers, Mass., 5s,	10,000	11,100 00	10,000 00
of Greenfield, Mass. (Fire District), 4s,	5,000	5,000 00	5,000 00
of Lincoln, R. I., 4s,	24,000	24,310 00	24,000 00
of Needham, Mass., 4s,	16,500	16,748 00	16,500 00
of Wayland, Mass., 5s,	10,000	10,300 00	10,000 00
County of Middlesex, Mass., 4s,	30,000	30,375 00	30,000 00
United States 5s,	50,000	57,312 00	53,500 00
	\$954,500	\$1,013,117 00	\$967,300 00

* Legal investments when made.

Worcester North Savings Institution, Fitchburg — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlas National Bank, Boston, .	\$10,000	\$12,325 00	\$10,000 00
33	Blackstone N'l Bank, Boston,	3,300	3,300 00	3,300 00
100	Boston Nat'l Bank, Boston, .	10,000	10,062 00	10,000 00
50	Continental N'l B'k, Boston, .	5,000	5,400 00	5,000 00
50	Merchants' N'l Bank, Boston, .	5,000	8,012 00	5,000 00
100	N'l B'k of Commerce, Boston,	10,000	11,200 00	10,000 00
100	National City Bank, Boston, .	10,000	8,112 00	10,000 00
50	National Eagle Bank, Boston,	5,000	4,138 00	5,000 00
33	National Webster B'k, Boston,	3,300	3,432 00	3,300 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,450 00	5,000 00
25	Fitchburg N'l B'k, Fitchburg,	2,500	3,750 00	3,500 00
200	Rollstone N'l Bank, Fitchburg,	20,000	30,000 00	28,000 00
		\$89,100	\$104,181 00	\$98,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$30,000	\$30,600 00	\$30,000 00
Fitchburg R.R. 5s,	35,000	37,800 00	35,000 00
Fitchburg R.R. 4s,	25,000	25,125 00	25,000 00
Maine Central R.R. 4½s,	23,000	24,840 00	23,000 00
Maine Central R.R. 4s,	7,000	7,070 00	7,000 00
Vermont & Massachusetts R.R. 5s,	40,000	42,800 00	40,000 00
	\$160,000	\$168,235 00	\$160,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$204,494 26	2 per cent.	\$501,000 00	4½ per cent.	\$479,635 00	5½ per cent.
56,300 00	4 " "	6,200 00	4¾ " "	39,325 00	6 " "
40,000 00	4½ " "	1,343,100 64	5 " "		

Worcester North Savings Institution, Fitchburg — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$5,526 63
Assessed value of the same,	6,300 00
Net income received from same during year ending Oct. 31, 1895,	69 66
Number of loans which are of an amount not exceeding \$3,000 each, 706	
Aggregate amount of the same,	891,126 06
Total number of loans upon real estate,	814
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,	178,041 34
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$65,545 95 } during the year ending Oct. 31, 1895, . . . { 2 per cent., 68,254 89 }	133,800 84
Number of accounts opened during the year ending Oct. 31, 1895,	1,608
Number of accounts closed during the year ending Oct. 31, 1895,	1,040
Total number of open accounts Oct. 31, 1895,	9,199
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),	9,745 60
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,	683,738 47
Number of same,	7,972
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,	554,532 89
Number of same,	5,889
Date of examination by commissioner: July 12.	

WORONOCO SAVINGS BANK — WESTFIELD.

Incorporated May 5, 1871. Present number of corporators, 25.

D. L. GILLETT, *President*.

J. H. ASHLEY, *Treasurer*.

HENRY FULLER, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

D. L. GILLETT,

L. R. NORTON,

O. B. PARKS,

O. A. GRANGER.

Open for business every business day, except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 12 M.; also 7 to 8.30 P.M. on the tenth day of January, April, July and October.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$121,000 00	Deposits,	\$1,166,198 88
Bank stock as per schedule, .	25,400 00	Guaranty fund, .	39,213 51
Loans on bank stock,	8,200 00	Interest account, .	3,000 37
Railroad bonds as per schedule, .	58,750 00	Profit and loss account,	14,025 19
Loans on railroad stock, . . .	500 00		
Loans on real estate,	695,200 97		
Loans on personal security, . .	222,845 89		
Loans to counties, cities or towns (notes),	16,700 00		
Deposits in banks, on interest, .	65,000 00		
Deposits in banks, not on interest, .	6,063 01		
Expense account,	709 30		
Cash on hand,	2,068 78		
	<u>\$1,222,437 95</u>		<u>\$1,222,437 95</u>

Cash on Deposit in Banks, amount in each : —

City National Bank, Holyoke,	\$10,000 00
Agawam National Bank, Springfield,	10,000 00
Springfield Safe Deposit and Trust Company, Springfield,	15,000 00
City National Bank, Springfield,	10,000 00
Pynchon National Bank, Springfield,	10,000 00
Chicopee National Bank, Springfield,	10,000 00
Hampden National Bank, Westfield,	6,063 01

Woronoco Savings Bank, Westfield — Continued.

Loans on Bank Stock, amount on each:—

On 3 shares First National Bank, Westfield,	\$300 00
On 1 share First National Bank, Westfield,	300 00
On 2 shares Hampden National Bank, Westfield,	
On 30 shares Hampden National Bank, Westfield,	3,000 00
On 3 shares Hampden National Bank, Westfield,	300 00
On 10 shares Hampden National Bank, Westfield,	1,000 00
On 33 shares Hampden National Bank, Westfield,	3,300 00

Loans on Railroad Stock, amount on each:—

On 2 shares Boston & Albany R.R.,	\$175 00
On 1 share Boston & Albany R.R.,	125 00
On 2 shares Boston & Albany R.R.,	200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	\$15,000	\$15,125 00	\$15,000 00
of East Saginaw, Mich., 4s,	10,000	10,000 00	10,000 00
of Grand Rapids, Mich., 5s,	20,000	22,200 00	20,000 00
of Kansas City, Mo., 4½s,	15,000	16,500 00	15,000 00
of Peoria, Ill., 4s,	10,000	10,100 00	10,000 00
Town of Westfield, Mass., 4s,	20,000	20,237 50	20,000 00
United States 4s,	31,000	34,720 00	31,000 00
	\$121,000	\$128,882 50	\$121,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Hampshire County National Bank, Northampton,	\$5,000	\$6,000 00	\$5,000 00
12	Agawam N'l B'k, Springfield,	1,200	1,200 00	1,200 00
13	Chicopee N'l Bank, Springfield,	1,300	1,950 00	1,300 00
40	First National B'k, Springfield,	4,000	4,200 00	4,000 00
86	First National B'k, Westfield,	8,600	11,180 00	8,600 00
53	Hampden N'l B'k, Westfield,	5,300	7,950 00	5,300 00
		\$25,400	\$32,480 00	\$25,400 00

Woronoco Savings Bank, Westfield — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Winthrop & Shore R.R. 5s, .	\$14,000	\$14,700 00	\$14,000 00
Old Colony R.R. 6s,	20,000	20,450 00	20,000 00
Upper Coos R.R. 4s,	25,000	23,925 00	24,750 00
	\$59,000	\$59,075 00	\$58,750 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,000 00	3 per cent	\$49,200 00	4 per cent	\$914,246 86	5 per cent.
10,000 00	3½ "	15,000 00	4½ "		

Number of loans which are of an amount not exceeding \$3,000 each, .	392		
Aggregate amount of the same,		\$506,851 86	
Total number of loans upon real estate,	391		
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895,		56,296 52	
Times for the dividends fixed by the by-laws: January 10 and July 10.			
Rate and amount of each semi-annual dividend { 2 per cent., \$21,679 43 }			
during the year ending Oct. 31, 1895, { 2 per cent., 22,132 19 }		43,811 62	
Number of accounts opened during the year ending Oct. 31, 1895, .	477		
Number of accounts closed during the year ending Oct. 31, 1895, .	338		
Total number of open accounts Oct. 31, 1895,	2,895		
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes),		2,339 69	
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895,		238,185 23	
Number of same,	2,209		
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895,		237,364 73	
Number of same,	2,050		
Date of examination by commissioners: May 9.			

CONSOLIDATED BALANCE SHEET

OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Public funds,	\$67,827,426 46	Deposits,	\$439,269,861 15
Loans on public funds,	1,359,531 65	Guaranty fund,	18,061,542 48
Bank stock,	23,988,921 18	Earnings un-	
Loans on bank stock,	1,875,297 26	divided,	8,861,434 70
Railroad bonds,	48,576,552 23	Due on mort-	
Loans on railroad bonds,	204,350 00	gage loans,	161,344 35
Loans on railroad stock,	830,600 00	Sundry liabilities,	72,540 04
Railroad notes,	450,000 00		
Real estate (for banking purposes),	3,824,401 13		
Real estate by foreclosure, . . .	1,539,190 76		
Loans on real estate,	193,328,835 04		
Loans on personal security, . . .	89,746,536 36		
Loans to counties, cities and towns			
(notes),	11,261,742 23		
Loans on depositors' books, . . .	53,944 25		
Deposits in banks, on interest, .	14,158,720 53		
Deposits in banks, not on interest,	481,442 86		
Expense account,	176,656 54		
Sundry assets,*	512,798 37		
Cash on hand,	1,223,775 82		
	<u>\$466,426,722 72</u>		<u>\$466,426,722 72</u>

* Consisting of interest and premium accounts, stocks taken to secure indebtedness, furniture and fixtures, etc.

Gross amount of interest or profits received or earned during the year
ending Oct. 31, 1895, \$20,596,223 22

Aggregate amount of ordinary dividends for the year ending Oct. 31, 1895, 15,904,066 73

Average rate of ordinary dividends for the year ending Oct. 31, 1895,
4.03 + per cent.

Aggregate amount of extra dividends for the year ending Oct. 31, 1895, 121,826 71

Rates of Ordinary Dividends paid by One Hundred and Eighty-five Banks.†

Number.	Rate.	Number.	Rate.	Number.	Rate.
1,	3 per cent.	158,	4 per cent.	2,	4½ per cent.
1,	3¼ " "	1,	4½ " "	13,	4½ " "
5,	3½ " "	2,	4¼ " "	2,	5 " "

† Two savings banks which commenced business during the year have paid no dividends.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,588 07	0 per cent.	\$861,555 00	3½ per cent.	\$116,891,791 19	5 per cent.
154,109 63	1½ "	50,000 00	3.65 "	5,000 00	5½ "
8,230,228 58	2 "	8,506,225 53	3¾ "	802,510 17	5¼ "
44,808 35	2 4 10 "	420,000 00	3 4-5 "	2,500 00	5⅝ "
50,000 00	2.475 "	524,989 59	3⅞ "	18,302,166 04	5½ "
2,041,646 39	2½ "	463,500 00	3 9-10 "	73,406 00	5¾ "
50,000 00	2⅝ "	58,545,609 36	4 "	28,883,590 64	6 "
96,996 08	2¾ "	1,608,500 00	4½ "	34,000 00	6¼ "
45,000 00	2⅞ "	15,000 00	4 3-16 "	118,989 00	6½ "
2,149,008 10	3 "	75,000 00	4 15-64 "	350,297 04	7 "
10,000 00	3⅙ "	15,378,255 00	4¼ "	22,810 00	7 3-10 "
72,500 00	3¼ "	521,700 00	4⅝ "	3,350 00	7½ "
50,000 00	3⅝ "	34,040,301 84	4½ "	7,310 44	8 "
1,550,000 00	3 7-16 "	166,600 00	4⅞ "	1,500 00	10 "
9,021,840 20	3½ "	3,021,375 18	4¾ "	\$313,269,557 37	

Number of loans which are of an amount not exceeding

\$3,000 each, 61,800

Aggregate amount of the same, \$71,831,569 29

Total number of loans upon real estate, 69,920

Number of accounts opened during the year ending Oct. 31,

1895, 187,093

Number of accounts closed during the year ending Oct. 31,

1895, 131,492

Total number of open accounts Oct. 31, 1895, 1,302,479

Total amount of expenses for the year ending Oct. 31, 1895
(exclusive of taxes), 1,080,611 70

Number of deposits, not including dividends, received during

the year ending Oct. 31, 1895, 1,214,171

Aggregate amount of the same, 80,768,468 89

Number of withdrawals, including dividends, during the year

ending Oct. 31, 1895, 962,205

Aggregate amount of the same, 74,309,785 76

COMPARATIVE AGGREGATES.

	1894. One hundred and Eighty-five banks.	1895. One hundred and Eighty-seven banks.	Increase.	Decrease.
Number of open accounts,	1,247,090	1,302,479	55,389	-
Amount of deposits,	\$416,778,017 53	\$439,269,861 15	\$22,491,843 62	-
Number of deposits, (not including dividends),	1,044,649	1,214,171	169,522	-
Amount of same,	\$74,946,570 01	\$80,768,468 89	\$5,821,898 88	-
Number of withdrawals (including dividends),	968,577	962,205	-	6,372
Amount of same,	\$74,124,697 33	\$74,309,785 76	\$185,088 43	-
Number of accounts opened,	168,458	187,093	18,635	-
Number of accounts closed,	135,872	131,492	-	4,380
Profit and loss account,	\$4,581,271 99	\$4,436,471 50	\$144,800 49	-
Interest account,	3,518,588 95	3,936,679 64	\$418,090 69	-
Surplus account,	306,825 73	400,105 52	93,279 79	-
Premium account,	35,432 64	28,617 06	-	6,815 58
Rent account,	48,818 28	59,560 98	10,742 70	-
Due on unfinished mortgage loans,	125,032 70	161,344 35	36,311 65	-
Sundry liabilities,	146,060 33	72,540 04	-	73,520 29
Amount of guaranty fund,	16,851,216 66	18,061,542 48	1,210,325 82	-
Public funds,	64,566,180 95	67,827,426 46	3,261,245 51	-
Loans on public funds,	1,356,540 00	1,359,531 65	2,991 65	-
Bank stock,	28,764,454 80	28,988,921 18	224,466 38	-
Loans on bank stock,	1,910,869 73	1,875,297 26	-	35,572 47
Railroad bonds,	47,464,412 55	48,576,552 23	1,112,139 68	-
Loans on railroad bonds,	987,150 00	204,350 00	-	782,800 00
Loans on railroad stock,	830,400 00	830,600 00	200 00	-
Railroad notes,	475,000 00	450,000 00	-	25,000 00
Real estate for banking purposes,	3,557,940 23	3,824,401 13	266,460 90	-
Real estate by foreclosure,	1,360,561 57	1,539,190 76	178,629 19	-
Assessed value of the same,	1,518,850 00	1,619,899 29	101,049 29	-

Loans on mortgage of real estate,	183,344,958 68	193,328,835 04	9,984,776 36	-
Loans on personal security,	78,917,602 76	89,746,536 36	10,828,933 60	-
Loans to counties, cities and towns,	10,291,620 14	11,261,712 23	967,122 09	-
Loans on depositors' books,	44,573 00	53,944 25	9,371 25	-
Deposits in banks, on interest,	16,099,886 54	14,158,720 58	-	1,941,165 96
Deposits in banks, not on interest,	498,700 84	481,442 86	-	17,257 98
Cash on hand,	1,285,640 57	1,229,775 82	-	55,864 75
Aggregate amount of earnings,	20,635,413 68	20,596,223 22	-	39,190 46
Aggregate amount of ordinary dividends,	13,663,211 87	13,904,066 73	238,854 86	-
Average rate of ordinary dividends,	4.06 + per cent.	4.03 + per cent.	-	.03 + per cent.
Aggregate amount of extra dividends,	105,752 02	121,826 71	-	-
Number of loans not exceeding \$3,000 each,	59,519	61,800	16,074 69	-
Amount of same,	68,590,476 18	71,831,569 29	3,241,093 11	-
Total number of loans upon real estate,	66,682	69,920	3,238	-
Total expenses (exclusive of taxes),	1,028,838 01	1,080,611 70	51,773 69	-

TABLE exhibiting the Number, Condition and Progress of the Savings Banks of Massachusetts in Each Year from 1834 to 1895, inclusive.

[Returns first required by Acts 1834, Chapter 190.]

YEAR.	No. of Banks.	Number of Deposit Accounts.	Increase in Number of Accounts over Previous Year.	Amount of Deposits.	Increase in Amount of Deposits over Previous Year.	Population of Massachusetts.	Deposits to Each Person of Population.	Expense of Management.	Percentage of Expenditure to Total Deposits.
1834.	22	24,256	—	\$3,407,773 00	\$513,597 00	614,408*	\$5 58	\$10,968 00	.0033
1835.	27	27,232	2,976	3,921,370 00	513,597 00	—	—	12,066 00	
1836.	28	29,786	2,554	4,374,578 00	453,208 00	—	—	14,413 00	
1837.	30	32,564	2,778	4,781,426 00	400,848 00	—	—	17,504 00	
1838.	30	33,063	499	4,869,393 00	87,967 00	—	—	18,329 00	
1839.	30	36,686	3,623	5,608,159 00	738,766 00	—	—	17,204 00	
1840.	31	37,470	784	5,819,554 00	211,395 00	—	—	17,952 00	
1841.	30	41,423	3,953	6,714,182 00	894,628 00	737,609	7 88	19,248 00	
1842.	—	42,587	1,164	6,900,451 00	186,270 00	—	—	—	
1843.	31	43,217	630	6,935,547 00	35,095 00	—	—	20,777 00	.0029
1844.	31	49,699	6,482	8,261,345 00	1,325,798 00	—	—	22,688 00	
1845.	33	58,178	8,479	9,813,288 00	1,551,943 00	—	—	27,017 00	
1846.	38	62,893	4,715	10,680,933 00	867,645 00	—	—	29,307 00	
1847.	39	68,312	5,419	11,780,813 00	1,099,880 00	—	—	34,490 00	
1848.	41	69,894	1,582	11,970,448 00	189,635 00	—	—	36,405 00	
1849.	43	71,629	1,735	12,111,554 00	141,106 00	—	—	37,361 00	
1850.	45	78,823	7,194	13,660,024 00	1,548,471 00	994,514	13 73	41,681 00	.0026
1851.	45	86,537	7,715	13,551,089 00	1,894,065 00	—	—	43,707 00	
1852.	53	97,353	10,816	18,401,308 00	2,847,219 00	—	—	49,386 00	
1853.	60	117,404	20,051	23,370,102 00	4,968,794 00	—	—	59,071 00	
1854.	78	136,654	19,250	25,636,858 00	2,566,756 00	—	—	63,471 00	
1855.	80	148,263	11,609	27,296,217 00	1,257,359 00	—	—	77,757 00	.0028
1856.	81	165,484	17,221	30,373,447 00	3,077,231 00	1,132,369	24 42	89,339 00	
1857.	86	177,375	11,891	33,015,757 00	2,642,310 00	—	—	102,027 00	

1858,	86	182,655	5,280	33,914,972 00	899,215 00	185 67	105,339 00	.0028
1859,	86	205,409	22,754	39,424,419 00	5,509,647 00	191 93	107,951 00	
1860,	89	230,068	24,659	45,054,236 00	5,629,817 00	198 83	112,264 00	
1861,	93	225,058	5,010†	44,785,439 00	268,797 00†	198 99	120,886 00	.0027
1862,	93	248,900	23,842	50,403,674 00	5,618,255 00	202 50	135,783 00	
1863,	95	272,219	23,319	56,883,828 00	6,480,154 00	208 92	140,713 00	
1864,	97	291,616	19,397	62,537,604 30	5,673,775 75	214 52	148,739 77	.0029
1865,	102	291,488	128†	59,936,482 52	2,621,121 78†	205 62	203,348 56	.0033
1866,	102	316,853	25,365	67,732,264 31	7,705,281 79	213 76	219,257 03	.0032
1867,	108	348,593	31,740	80,431,583 71	12,699,319 40	230 73	254,225 79	.0031
1868,	115	383,094	34,501	94,838,336 54	14,406,732 83	247 55	297,627 60	
1869,	130	431,769	48,675	112,119,016 64	17,280,680 10	259 67	339,271 57	.0030
1870,	139	488,797	57,028	135,745,097 54	23,626,080 90	277 71	375,734 09	.0027
1871,	160	561,201	72,404	163,704,077 54	27,958,980 00	291 52	429,080 09	.0026
1872,	172	630,246	69,045	184,797,313 92	21,093,236 38	293 21	469,681 80	.0025
1873,	175	666,229	35,953	202,195,343 70	17,398,029 78	303 49	547,518 83	.0026
1874,	179	702,099	35,870	217,452,120 84	15,256,777 14	309 71	644,682 68	.0029
1875,	180	720,639	18,540	237,848,963 21	20,396,842 37	330 05	661,503 92	.0027
1876,	180	739,289	18,650	243,340,642 75	5,491,679 54	329 15	657,858 72	.0027
1877,	179	739,757	468	244,596,614 18	1,255,971 43	330 64	671,728 23	.00275
1878,	168	674,251	65,506†	209,860,631 18	34,735,983 00†	311 25	606,550 23	.00289
1879,	166	675,555	1,304	206,378,709 53	3,481,921 65†	305 50	590,820 18	.00286
1880,	164	706,395	30,840	218,047,922 37	11,669,212 84	308 68	581,274 35	.00271
1881,	165	738,951	32,556	230,444,479 10	12,396,556 73	311 85	617,672 51	.00268
1882,	166	772,518	33,567	241,311,362 49	10,866,883 39	312 37	619,829 24	.00257
1883,	168	806,010	33,492	252,607,593 02	11,296,230 53	313 40	650,247 92	.00257
1884,	165	826,008	19,998	262,720,146 97	10,112,553 95	318 06	658,690 60	.00257
1885,	171	848,787	22,779	274,998,412 93	12,278,265 96	323 99	674,561 84	.00245
1886,	172	906,039	57,252	291,197,900 96	16,199,488 03	321 40	698,087 72	.00239
1887,	173	944,778	38,739	302,948,624 08	11,750,723 12	320 66	747,295 32	.00247
1888,	176	983,202	38,424	315,185,070 57	12,236,446 49	320 57	783,158 82	.00248
1889,	177	1,029,694	46,492	332,723,688 59	17,538,618 02	323 13	827,619 26	.00249
1890,	179	1,083,817	54,123	353,592,937 24	20,869,248 65	326 24	850,978 56	.00241
1891,	180	1,131,203	47,386	369,526,385 54	15,983,448 30	326 67	882,787 61	.00239
1892,	184	1,189,936	58,793	393,019,862 08	23,493,476 54	330 29	936,829 59	.00238
1893,	185	1,214,483	24,567	399,995,569 81	6,975,707 73	339 35	1,010,639 63	.00252
1894,	185	1,247,090	32,597	416,778,017 53	16,782,447 72	334 20	1,028,838 01	.00246
1895,	187	1,302,479	55,389	439,269,861 15	22,491,843 62	337 25	1,080,611 70	.00246

† Decrease.

* In 1890.

ABSTRACT OF THE ANNUAL REPORTS
OF
SAFE DEPOSIT, LOAN
AND
TRUST COMPANIES
MADE IN ACCORDANCE WITH THE PROVISIONS
OF THEIR CHARTERS.

AMERICAN LOAN AND TRUST COMPANY—BOSTON.

Incorporated March 12, 1881. Commenced business Aug. 29, 1881.

S. ENDICOTT PEABODY, *President.*

E. A. COFFIN, *Treasurer.*

N. W. JORDAN, *Actuary.*

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Bank stocks,	\$62,244 38	Capital stock, . . .	\$1,000,000 00
Railroad stocks,	5,800 00	Surplus fund, . . .	500,000 00
Railroad bonds,	515,616 42	Interest,	63,666 62
Miscellaneous bonds,	450,422 50	Discount,	16,140 90
Miscellaneous stocks,	11,997 50	Commissions,	6,722 00
Loans to corporations,	626,419 04	Fees for trustee services,	20,622 71
Time loans with collaterals,	1,115,274 70	Profit and loss,	50,000 00
Demand loans with collaterals,	2,372,688 46	Deposits:—	
Notes of individuals or firms,	54,061 32	Subject to check,	3,978,417 21
Expense account,	19,174 39	For payment of coupons, etc.,	340,789 14
Overdrafts,	2,836 60	Certificates of deposit,	20,985 67
Cash:—		Sinking funds, railroads,	71,850 06
In office,	26,123 45	Sinking funds, corporations,	12,062 37
In banks,	818,699 92	Dividends unpaid,	102 00
	<u>\$6,081,358 68</u>		<u>\$6,081,358 68</u>

Date of examination by commissioners: October 14, 15.

BAY STATE TRUST COMPANY—BOSTON.

Incorporated April 4, 1887. Commenced business Nov. 23, 1887.

F. W. HUNNEWELL, *President*.E. H. FERRY, *Secretary*.ALFRED RODMAN, *Actuary*.

BALANCE SHEET NOVEMBER 6, 1895.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$113,000 00	Capital stock, . . .	\$200,000 00
State bonds, . . .	64,000 00	Surplus fund, . . .	25,000 00
City, county and town bonds, . .	48,625 00	Interest, . . .	36,018 72
Loans to counties, cities and towns (notes), . . .	381,179 44	Commissions (including rents of safe deposit vaults, . . .	4,828 54
Railroad bonds, . . .	179,226 25	Earnings undivided, . . .	16,765 93
Miscellaneous bonds, . . .	16,250 00	Deposits:—	
Loans on real estate, . . .	88,320 00	Subject to check, . . .	2,295,918 43
Loans to corporations, . . .	385,281 34	For payment of coupons, etc., . . .	4,567 50
Time loans with collaterals, . .	341,775 00	Sinking funds, corporations, . . .	4,007 33
Demand loans with collaterals, .	307,400 00		
Notes of individuals or firms, . .	120,000 00		
Expense account, . . .	7,899 83		
Taxes paid, . . .	2,793 20		
Safe deposit vaults, . . .	20,000 00		
Cash:—			
In office, . . .	47,994 99		
In banks, . . .	463,361 40		
	<u>\$2,587,106 45</u>		<u>\$2,587,106 45</u>

Date of examination by commissioners: May 15, 16.

BEACON TRUST COMPANY—BOSTON.

Incorporated June 14, 1892. Commenced business May 4, 1893.

JOHN A. GALE, *President.*

WILLIAM R. WITHERLE, *Treasurer.*

GEORGE H. POOR, *Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$10,000 00	Capital stock, . . .	\$200,000 00
State bonds, . . .	7,000 00	Earnings undivided, . . .	26,564 39
City, county and town bonds, . . .	12,012 43	Deposits:—	
Miscellaneous bonds, . . .	9,000 00	Subject to check, . . .	541,795 66
Loans on real estate, . . .	93,891 93	Certificates of deposit, . . .	9,818 67
Loans to corporations, . . .	104,864 13	Certified checks, . . .	1,941 93
Time loans with collaterals, . . .	140,812 89		
Demand loans with collaterals, . . .	77,545 90		
Notes of individuals or firms, . . .	184,111 09		
Expense account, . . .	2,843 38		
Premium account, . . .	844 12		
Furniture and fixtures, . . .	1,000 00		
Overdrafts, . . .	93 67		
Cash:—			
In office, . . .	21,911 03		
In banks, . . .	114,190 08		
	<u>\$780,120 65</u>		<u>\$780,120 65</u>

Date of examination by commissioners: December 12.

BERKSHIRE LOAN AND TRUST COMPANY — PITTSFIELD.

Incorporated March 27, 1895. Commenced business July 11, 1895.

FRANK K. PADDOCK, *President*.C. W. KELLOGG, *Treasurer*.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
State bonds,	\$5,000 00	Capital stock,	\$100,000 00
City, county and town bonds,	10,000 00	Surplus fund,	25,000 00
Miscellaneous bonds,	7,000 00	Earnings undivided,	984 41
Loans on real estate,	3,500 00	Deposits:—	
Loans to corporations,	35,636 81	Subject to check,	\$4,294 10
Time loans with collaterals,	29,776 26	Certificates of deposit,	3,700 00
Demand loans with collaterals,	5,550 00	Due to banks,	1,863 81
Notes of individuals or firms,	82,526 66		
Safe deposit vaults,	512 92		
Overdrafts,	34 06		
Demand interest due,	254 00		
Cash:—			
In office,	13,377 45		
In banks,	22,674 16		
	\$215,842 32		\$215,842 32

Trust Department.

Bank stocks,	\$4,243 00	Trust accounts,	\$4,463 00
Savings bank deposit,	220 00		
	\$4,463 00		\$4,463 00

Date of examination by commissioner: October 1.

**B. M. C. DURFEE SAFE DEPOSIT AND TRUST
COMPANY — FALL RIVER.**

Incorporated March 16, 1887. Commenced business July 9, 1888.

JOHN S. BRAYTON, *President.*

ARTHUR W. ALLEN, *Treasurer and Secretary.*

BALANCE SHEET NOVEMBER 2, 1895.

ASSETS.		LIABILITIES.	
United States bonds,	\$105,500 00	Capital stock,	\$400,000 00
Loans to counties, cities and towns (notes),	2,000 00	Earnings undivided, . .	17,230 70
Railroad bonds,	48,550 00	Profit and loss,	46,705 27
Loans on real estate,	81,100 00	Deposits :—	
Loans to corporations,	1,165,006 63	Subject to check, . . .	1,386,447 76
Time loans with collaterals, .	51,350 00		
Demand loans with collaterals, .	33,000 00		
Notes of individuals or firms, .	231,833 24		
Cash :—			
In office,	38,043 86		
In banks,	94,000 00		
	<u>\$1,850,383 73</u>		<u>\$1,850,383 73</u>

Trust Department.

United States bonds,	\$14,625 00	Trust accounts,	\$35,000 00
Loans on real estate,	19,000 00		
Cash on hand,	1,375 00		
	<u>\$35,000 00</u>		<u>\$35,000 00</u>

Date of examination by commissioners : July 12.

BOSTON SAFE DEPOSIT AND TRUST COMPANY— BOSTON.

Incorporated April 13, 1867.

F. M. STONE, *President.*

FRANK C. MILES, *Treasurer.*

BALANCE SHEET NOVEMBER 11, 1895.

ASSETS.		LIABILITIES.	
United States bonds,	\$200,000 00	Capital stock,	\$1,000,000 00
City, county and town bonds,	540,500 00	Surplus fund,	800,000 00
Railroad bonds,	621,000 00	Earnings undivided,	131,010 96
Loans on real estate,	1,108,562 00	Profit and loss,	210,265 17
Time loans with collaterals,	3,500,186 70	Deposits:—	
Demand loans with collaterals,	1,825,523 12	Subject to check,	6,835,523 68
Expense account,	33,451 45	For payment of coupons, etc.,	65,069 82
Cash:—		Certificates of deposit,	287,300 00
In office,	400,190 54	Trust funds,	51,235 78
In banks,	1,261,555 62	Special trusts,	101,153 50
		Certified checks,	9,410 52
	\$9,490,969 43		\$9,490,969 43

Trust Department.

United States bonds,	\$123,984 39	Trust accounts,	\$4,963,080 78
City, county and town bonds,	48,583 27	Income,	22,687 46
Bank stocks,	63,345 75		
Railroad bonds,	562,958 62		
Railroad stocks,	694,548 10		
Loans on real estate,	2,275,266 27		
Notes, with collaterals or sureties,	24,714 32		
Cash on hand,	51,235 78		
Deposits in savings banks,	10,817 72		
Water works bonds,	7,000 00		
Manufacturing stocks,	133,661 00		
Massachusetts Hospital Life Insurance Company, in trust,	65,000 00		
Real estate,	772,727 52		
Gas light company stock,	2,500 00		
Sundry stocks and bonds,	149,425 50		
	\$4,985,768 24		\$4,985,768 24

Date of examination by commissioners: December 18, 19.

CAMBRIDGE SAFE DEPOSIT AND TRUST COMPANY— CAMBRIDGE.

Incorporated May 8, 1890. Commenced business Nov. 7, 1892.

JOSEPH B. RUSSELL, *President.*

LOUIS W. CUTTING, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$11,500 00	Capital stock, . . .	\$100,000 00
State bonds,	10,000 00	Interest and discount, . . .	7,433 95
Bank stocks,	5,785 00	Earnings undivided, . . .	13,142 16
Miscellaneous bonds,	14,815 00	Deposits:—	
Loans on real estate,	10,000 00	Subject to check, . . .	603,000 29
Loans to corporations,	138,500 00	Certificates of deposit, . . .	500 00
Time loans with collaterals, . .	218,725 00		
Demand loans with collaterals, .	120,856 00		
Notes of individuals or firms, .	82,227 52		
Expense account,	2,451 24		
Furniture and fixtures,	2,500 00		
Safe deposit vaults,	20,000 00		
Cash:—			
In office,	27,277 18		
In banks,	59,439 46		
	<u>\$724,076 40</u>		<u>\$724,076 40</u>

Date of examination by commissioner: August 7.

COLUMBIA TRUST COMPANY—EAST BOSTON.

Incorporated June 14, 1892. Commenced business March 25, 1895.

JOHN H. SULLIVAN, *President*.HORACE B. BUTLER, *Treasurer*.JOHN L. BATES, *Secretary*.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
United States bonds,	\$40,000 00	Capital stock,	\$100,000 00
City, county and town bonds, . .	30,000 00	Earnings undivided,	2,443 04
Loans on real estate,	68,800 00	Deposits:—	
Time loans with collaterals, . .	10,000 00	Subject to check,	149,546 06
Demand loans with collaterals, . .	19,425 00	Certificates of deposit,	6,400 00
Notes of individuals or firms, . .	31,813 01		
Expense account,	3,191 03		
Premium account,	6,209 00		
Furniture and fixtures,	465 32		
Safe deposit vaults,	5,900 00		
Twenty-five shares in Enterprise Co-operative Bank,	1,526 50		
Cash:—			
In office,	4,885 46		
In banks,	36,173 78		
	<u>\$258,389 10</u>		<u>\$258,389 10</u>

Date of examination by commissioners: November 11 and 12.

GLOUCESTER SAFE DEPOSIT AND TRUST COMPANY— GLOUCESTER.

Incorporated Feb. 20, 1891. Commenced business Jan. 18, 1892.

GEORGE R. BRADFORD, *President.*

C. E. FISHER, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$11,750 00	Capital stock, . . .	\$100,000 00
State bonds,	13,000 00	Surplus fund, . . .	10,000 00
City, county and town bonds, .	29,499 60	Interest,	6,004 28
Bank stocks,	14,567 35	Discount,	3,182 85
Railroad bonds,	6,000 00	Profit and loss, . .	5,970 64
Miscellaneous bonds,	20,000 00	Deposits:—	
Miscellaneous stocks,	13,072 07	Subject to with-	
Loans on real estate,	198,535 67	drawal on ten days'	
Loans to corporations,	47,060 00	notice,	481,639 69
Time loans with collaterals, .	98,615 00	Certificates of deposit,	29,800 00
Notes of individuals or firms, .	104,819 05		
Expense account,	899 98		
Premium account,	2,514 10		
Interest paid,	3,104 14		
Safe deposit boxes,	1,200 00		
Cash:—			
In office,	2,450 14		
In banks,	69,510 36		
	<u>\$636,597 46</u>		<u>\$636,597 46</u>

Date of examination by commissioner: February 7.

HAMPDEN LOAN AND TRUST COMPANY—SPRINGFIELD.

Incorporated June 1, 1887. Commenced business March 6, 1895.

JOHN A. HALL, *President*.

WM. G. MCINTYRE, *Treasurer*.

BALANCE SHEET NOVEMBER 4, 1895.

ASSETS.		LIABILITIES.	
State bonds,	\$10,000 00	Capital stock, . . .	\$100,000 00
Railroad bonds,	7,800 00	Interest,	2,261 21
Miscellaneous bonds,	11,000 00	Discount,	7,141 28
Loans to corporations,	105,097 88	Commissions,	100 00
Time loans with collaterals,	15,000 00	Premium account,	187 39
Demand loans with collaterals,	29,150 00	Deposits:—	
Notes of individuals or firms,	143,124 31	Subject to check,	477,619 39
Expense account,	3,936 69	Certificates of deposit,	27,887 22
Taxes paid,	1,495 00		
Furniture and fixtures,	1,209 00		
Kansas City, Mo., special war- rants,	11,412 43		
Cash:—			
In office,	10,310 96		
In banks,	265,660 22		
	<u>\$615,196 49</u>		<u>\$615,196 49</u>

Date of examination by commissioners: October 21.

HAVERHILL SAFE DEPOSIT AND TRUST COMPANY— HAVERHILL.

Incorporated March 24, 1891. Commenced business October 12, 1891.

CHARLES E. WIGGIN, *President.*

O. E. LITTLE, *Treasurer.*

M. A. PINGREE, *Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
State bonds,	\$10,000 00	Capital stock, . . .	\$200,000 00
Bank stocks,	25,000 00	Surplus fund, . . .	20,000 00
Railroad bonds,	10,000 00	Interest,	1,461 94
Miscellaneous bonds,	36,500 00	Discount,	5,045 63
Loans on real estate,	27,407 36	Profit and loss, . . .	11,849 83
Real estate owned,	27,652 67	Rents,	1,154 50
Loans to corporations,	76,622 93	Deposits:—	
Time loans with collaterals,	37,981 21	Payable on demand	
Demand loans with collaterals,	18,425 00	or with ten days'	
Notes of individuals or firms,	238,926 49	notice,	357,167 12
Expense account,	1,496 30		
Premium account,	1,255 00		
Taxes paid,	567 80		
Interest paid,	2,350 54		
Furniture and fixtures,	2,000 00		
Safe deposit vaults,	8,000 00		
Exchange,	1 37		
Cash:—			
In office,	10,378 98		
In banks,	62,113 37		
	<u>\$596,679 02</u>		<u>\$596,679 02</u>

Date of examination by commissioner : June 11.

INTERNATIONAL TRUST COMPANY—BOSTON.

Incorporated March 25, 1879. Commenced business Dec. 31, 1879.

JOHN M. GRAHAM, *President.*HENRY L. JEWETT, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$572,000 00	Capital stock, . . .	\$1,000,000 00
State bonds,	88,000 00	Surplus fund, . . .	800,000 00
City, county and town bonds, .	230,000 00	Interest,	16,302 37
Bank stocks,	11,595 00	Discount,	98,439 61
Railroad stocks,	39,480 00	Commissions,	3,084 08
Railroad bonds,	349,065 00	Earnings undivided, .	37,185 79
Miscellaneous bonds,	144,940 00	Profit and loss, . . .	174,977 14
Miscellaneous stocks,	123,190 00	Guarantee account, .	100,000 00
Loans on real estate,	216,151 03	Deposits:—	
Real estate owned,	500,000 00	Subject to check, . .	7,583,931 27
Loans to corporations,	1,709,620 42	For payment of coupons, etc.,	49,071 77
Time loans with collaterals, .	1,280,920 47	Certificates of deposit, .	344,893 68
Demand loans with collaterals, .	839,923 05	Sinking funds, corporations,	361,831 57
Notes of individuals or firms, .	2,411,987 42	Dividends unpaid, . .	80 00
Expense account,	18,236 28		
Interest paid,	5,507 80		
Safe deposit vaults,	50,000 00		
Overdrafts,	299 88		
Stock of International Trust Company held for distribution, .	31,730 00		
Sinking fund bonds,	314,176 69		
Cash:—			
In office,	120,902 74		
In banks,	1,482,071 50		
	<u>\$10,569 797 28</u>		<u>\$10,569,797 28</u>

Trust Department.

United States bonds,	\$3,000 00	Trust accounts, . . .	\$1,161,141 54
City, county and town bonds, .	103,409 43	Income,	13,025 33
Bank stocks,	22,400 88		
Railroad bonds,	221,495 00		
Railroad stocks,	42,469 69		
Loans on real estate,	8,500 00		
Notes of corporations,	255,000 00		
Cash on hand,	53,706 00		
Manufacturing company stocks, .	402,902 87		
Endowments and bequests, . .	60,750 00		
Real estate owned,	533 00		
	<u>\$1,174,166 87</u>		<u>\$1,174,166 87</u>

Date of examination by commissioners: November 6, 7, 8.

LOWELL TRUST COMPANY—LOWELL.

Incorporated May 23, 1890. Commenced business Feb. 9, 1891.

JOHN J. DONOVAN, *President.*

GEORGE T. SHELDON, *Treasurer.*

GEORGE M. HARRIGAN, *Actuary.*

JOHN W. CORCORAN, *Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Railroad stocks,	\$35,000 00	Capital stock,	\$125,000 00
Railroad bonds,	67,680 00	Interest and discount, . .	7,630 94
Miscellaneous bonds,	13,390 00	Earnings undivided,	23,085 97
Miscellaneous stocks,	39,435 42	Deposits:—	
Loans on real estate,	28,525 00	Subject to check,	1,226,371 92
Loans to corporations,	151,811 26	Certificates of deposit,	860 36
Time loans with collaterals, . .	74,526 76	Time deposits,	73,101 26
Demand loans with collaterals, . .	280,906 74	Dividends unpaid,	144 00
Notes of individuals or firms, . .	325,071 75		
Expense account,	3,403 76		
Furniture and fixtures,	4,702 40		
One-half interest in brush claim and bonds, owned jointly with Appleton National Bank, Low- ell,	6,750 00		
Cash:—			
In office,	157,990 99		
In banks,	267,000 37		
	<u>\$1,456,194 45</u>		<u>\$1,456,194 45</u>

Date of examination by commissioners: June 5, 6.

LYNN SAFE DEPOSIT AND TRUST COMPANY — LYNN.

Incorporated April 20, 1887. Commenced business Dec. 1, 1888.

JOHN MACNAIR, *President*.JAMES E. JENKINS, *Treasurer*.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
State bonds,	\$15,000 00	Capital stock, . .	\$100,000 00
Bank stocks,	5,664 00	Surplus fund, . .	75,000 00
Railroad bonds,	66,590 00	Profit and loss, . .	1,409 37
Miscellaneous bonds,	100 00	Deposits,	783,611 08
Loans on real estate,	53,675 00		
Loans to corporations,	32,250 00		
Time loans with collaterals, . .	149,755 01		
Demand loans with collaterals, .	37,425 00		
Notes of individuals or firms, .	408,895 06		
Premium account,	1,237 50		
Safe deposit vaults and fixtures,	25,000 00		
Cash :—			
In office,	25,990 93		
In banks,	138,437 95		
	<u>\$960,020 45</u>		<u>\$960,020 45</u>

Date of examination by commissioner : June 13.

MANUFACTURERS' TRUST COMPANY—HOLYOKE.

Incorporated April 26, 1887. Commenced business March 25, 1895.

J. G. MACKINTOSH, *President.*

A. G. MAGNA, *Treasurer.*

T. M. SHEPHERD, *Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Loans to corporations, . . .	\$186,393 91	Capital stock, . . .	\$100,000 00
Time loans with collaterals, . .	2,800 00	Interest, . . .	3,511 02
Demand loans with collaterals, .	11,600 00	Earnings undivided, . . .	2,858 63
Notes of individuals or firms, . .	18,251 29	Deposits:—	
Expense account, . . .	824 51	Subject to check, . . .	127,831 45
Furniture and fixtures, . . .	2,500 00	Certificates of deposit, . . .	33,026 06
Overdrafts, . . .	129 45	Due to banks, . . .	13,748 73
Cash:—		Reserve for taxes, . . .	500 00
In office, . . .	20,680 50	Treasurer's checks	
In banks, . . .	40,001 23	outstanding, . . .	1,705 00
	<u>\$283,180 89</u>		<u>\$283,180 89</u>

Date of examination by commissioner: October 23.

MASSACHUSETTS HOSPITAL LIFE INSURANCE
COMPANY — BOSTON.

Incorporated Feb. 24, 1818.

ROBERT CODMAN, *President.*

CHARLES F. CHOATE, *Actuary.*

BALANCE SHEET NOVEMBER 1, 1895.

ASSETS.		LIABILITIES.	
Mortgages,	\$9,719,415 84	Capital stock, . . .	\$500,000 00
Collateral and personal loans, . .	8,685,398 33	Surplus fund, . . .	108,957 74
Railroad bonds and notes, . . .	2,403,000 00	Interest,	1,202,125 03*
Bank stocks,	129,867 50	Deposits,	19,998,125 64
Railroad stocks,	494,150 88	Annuities on lives, . .	880,411 97
Real estate,	600,000 00	Mortgage guarantec	
Expense account,	23,712 34	fund,	59,789 77
Cash:—			
In banks,	693,865 26		
	<u>\$22,749,410 15</u>		<u>\$22,749,410 15</u>

Date of examination by commissioners : December 27.

* Of this sum, \$760,876.44 is the estimated interest on policies which is to be paid to depositors. Also ninety-six (96) shares of the capital stock of the "Fifty Associates," the value of which is to us unknown, held in special trust, the income of which is received by this company and the accumulations of which are included in the sum above named.

MASSACHUSETTS LOAN AND TRUST COMPANY— BOSTON.

Incorporated June 3, 1870. Commenced business Jan. 11, 1873.

STEPHEN M. CROSBY, *President*.

FRANK W. REYNOLDS, *Treasurer and Secretary*.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
State bonds,	\$58,953 91	Capital stock, . . .	\$1,000,000 00
City, county and town bonds, .	4,074 00	Surplus fund, . . .	200,000 00
Miscellaneous bonds, . . .	172,131 41	Earnings undivided, .	48,874 35
Loans to corporations, . . .	971,293 54	Profit and loss, . . .	21,704 30
Time loans with collaterals, .	1,072,009 54	Deposits :—	
Demand loans with collaterals, .	471,935 04	Subject to check, . .	1,966,558 88
Notes of individuals or firms, .	365,416 05	For payment of coupons, etc., . . .	8,525 25
Expense account,	8,156 64	Certificates of deposit, .	146,112 21
Cash :—		Sinking funds, corporations,	18,011 63
In office,	39,714 59		
In banks,	246,101 90		
	<u>\$3,409,786 62</u>		<u>\$3,409,786 62</u>

Date of examination by commissioners : December 16.

MATTAPAN DEPOSIT AND TRUST COMPANY—SOUTH BOSTON.

Incorporated March 27, 1891. Commenced business May 16, 1892.

R. J. MONKS, *President*.

WM. S. FRETCH, Jr., *Secretary*.

GEORGE A. TYLER, *Actuary*.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
State bonds,	\$9,000 00	Capital stock,	\$100,000 00
City, county and town bonds,	15,900 00	Surplus fund,	12,000 00
Railroad bonds,	19,000 00	Interest,	9,856 89
Loans on real estate,	28,050 00	Deposits:—	
Loans to corporations,	76,851 94	Subject to check,	486,044 07
Time loans with collaterals,	96,000 00	Certificates of deposit,	28,090 00
Demand loans with collaterals,	138,800 00		
Notes of individuals or firms,	138,912 50		
Expense account,	2,558 25		
Furniture and fixtures,	1,200 00		
Cash:—			
In office,	27,552 33		
In banks,	82,165 94		
	<u>\$635,990 96</u>		<u>\$635,990 96</u>

Date of examination by commissioner: September 23, 24.

MERCANTILE LOAN AND TRUST COMPANY—BOSTON.

Incorporated May 29, 1888. Commenced business Feb. 17, 1890.

HALES W. SUTER, *President.*RICHARD J. MONKS, *Actuary.*JOHN E. GILCREAST, *Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
United States bonds,	\$17,675 00	Capital stock,	\$250,000 00
State bonds,	10,000 00	Surplus fund,	6,001 10
City, county and town bonds, .	15,695 00	Interest,	15,335 95
Railroad stocks,	8,800 00	Earnings undivided, .	492 51
Railroad bonds,	23,202 00	Deposits:—	
Miscellaneous bonds,	1,000 00	Subject to check, . . .	429,676 73
Loans on real estate,	23,750 00	Certificates of deposit, .	71,480 23
Loans to corporations,	206,955 37	Sinking funds, rail-	
Time loans with collaterals, .	141,225 00	roads,	349 34
Demand loans with collaterals, .	65,150 00	Dividends unpaid, . . .	20 00
Notes of individuals or firms, .	40,847 43		
Expense account,	8,828 89		
Furniture and fixtures,	2,415 00		
State of Washington, warrants, .	5,228 34		
Cash:—			
In office,	18,159 29		
In banks,	184,424 54		
	\$773,355 86		\$773,355 86

Trust Department.

City, county and town bonds, .	\$4,000 00	Trust accounts,	\$103,756 76
Bank stocks,	29,332 25	Income,	1,789 04
Railroad stocks,	2,355 00		
Loans on real estate,	16,800 00		
Cash on hand,	2,158 55		
Real estate,	49,400 00		
Savings bank deposits,	1,500 00		
	\$105,545 80		\$105,545 80

Date of examination by commissioner: September 23, 24.

MIDDLESEX SAFE DEPOSIT AND TRUST COMPANY— LOWELL.

Incorporated May 29, 1888. Commenced business Oct. 15, 1894.

LARKIN T. TRULL, *President.*

CHARLES L. KNAPP, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Miscellaneous bonds, . . .	\$50,000 00	Capital stock, . . .	\$100,000 00
Loans on real estate, . . .	19,700 00	Interest, . . .	8,006 41
Real estate owned, . . .	25,000 00	Deposits:—	
Loans to corporations, . . .	39,850 37	Subject to check, . . .	227,810 75
Time loans with collaterals, . . .	5,127 08	Deposit vaults, earnings, . . .	305 25
Demand loans with collaterals, . . .	45,910 00		
Notes of individuals or firms, . . .	67,655 06		
Expense account, . . .	9,085 08		
Premium account, . . .	3,000 00		
Taxes paid, . . .	284 60		
Interest paid, . . .	1,848 10		
Furniture and fixtures, . . .	9,207 08		
Safe deposit vaults, . . .	20,000 00		
Overdrafts, . . .	496 98		
Rent, . . .	2,738 84		
Profit and loss, . . .	597 50		
Cash:—			
In office, . . .	8,782 49		
In banks, . . .	26,839 23		
	<u>\$336,122 41</u>		<u>\$336,122 41</u>

Date of examination by commissioner: May 17.

NEW BEDFORD SAFE DEPOSIT AND TRUST COMPANY—NEW BEDFORD.

Incorporated March 2, 1887. Commenced business June 28, 1888.

JOHN W. MACOMBER, *President*.

EDMUND W. BOURNE, *Cashier*.

EDWARD T. TUCKER, *Secretary*.

BALANCE SHEET NOVEMBER 4, 1895.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$42,200 00	Capital stock, . . .	\$200,000 00
State bonds,	26,250 00	Surplus fund, . . .	21,000 00
Loans to counties, cities and towns (notes),	2,000 00	Earnings undivided, . . .	2,136 40
Bank stocks,	2,149 00	Profit and loss, . . .	378 55
Railroad bonds,	49,177 36	Deposits:—	
Miscellaneous bonds,	31,422 75	Subject to check, . . .	541,852 78
Miscellaneous stocks,	700 47	Dividends unpaid, . . .	28 00
Loans on real estate,	14,143 85	National bank collection accounts, . . .	3,741 56
Real estate owned,	40,000 00		
Real estate by foreclosure,	23,950 00		
Loans to corporations,	120,627 24		
Time loans with collaterals,	141,314 75		
Demand loans with collaterals,	2,000 00		
Notes of individuals or firms,	171,877 37		
Expense account,	915 60		
Safe deposit vaults,	10,000 00		
Stock of New Bedford Safe Deposit and Trust Company purchased and awaiting disposal,	2,243 00		
Cash:—			
In office,	39,664 72		
In banks,	48,501 18		
	<u>\$769,137 29</u>		<u>\$769,137 29</u>

Date of examination by commissioners: June 28.

NEW ENGLAND TRUST COMPANY — BOSTON.

Incorporated April 22, 1869.

WILLIAM ENDICOTT, Jr., *President.*N. H. HENCHMAN, *Secretary.*D. R. WHITNEY, *Actuary.*

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$1,437,000 00	Capital stock. . .	\$1,000,000 00
State bonds,	689,000 00	Guarantee fund, . . .	1,000,000 00
City bonds,	50,000 00	Earnings undivided, .	181,668 41
Railroad bonds,	865,900 00	Profit and loss, . . .	249,572 74
Time loans with collaterals or sureties,	9,572,793 97	Deposits,	15,966,293 30
Demand loans with collaterals or sureties,	1,356,920 00	For payment of cou- pons, etc.,	120,188 77
Expense account,	48,406 76	Sinking funds, rail- roads,	106,584 25
Accounts receivable,	4,095 67		
Cash:—			
In office and in banks, . . .	4,700,191 07		
	<u>\$18,624,307 47</u>		<u>\$18,624,307 47</u>

Trust Department.

United States bonds,	\$1,130 45	Trust accounts, . . .	\$2,015,204 70
City and town bonds,	45,210 68	Income,	34,076 67
Bank stocks,	106,456 27	Dividends,	1,534 81
Railroad bonds,	150,961 24		
Railroad stocks,	349,548 59		
Loans on real estate,	1,056,750 00		
Cash on hand,	133,531 13		
Deposits in savings banks, . .	5,836 07		
Manufacturing company stocks,	11,055 00		
Miscellaneous stocks and bonds,	41,757 06		
Policies (general trust fund), .	85,010 32		
Real estate (special trust), . .	63,569 37		
	<u>\$2,050,816 18</u>		<u>\$2,050,816 18</u>

Date of examination by commissioners: April 30 and May 2.

NEWTON CENTRE TRUST COMPANY — NEWTON CENTRE.

Incorporated March 22, 1894. Commenced business July 12, 1894.

DWIGHT CHESTER, *President*.

H. K. DRESSER, *Treasurer*.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
United States bonds,	\$10,000 00	Capital stock,	\$100,000 00
State bonds,	5,000 00	Interest, {	3,753 56
Bank stocks,	12,570 00	Discount, {	48 75
Loans on real estate,	52,650 00	Commissions,	5,260 13
Time loans with collaterals, .	27,386 94	Earnings undivided,	
Demand loans with collaterals, .	38,616 04	Deposits : —	
Notes of individuals or firms, .	168,357 56	Subject to check, . . .	266,316 65
Expense account,	1,115 30	Certificates of deposit,	6,698 00
Premium account,	2,486 00	Box rents,	15 00
Interest paid,	1,003 91	Storage,	41 50
Overdrafts,	37 28		
Cash : —			
In office,	3,224 76		
In banks,	59,685 80		
	<u>\$382,133 59</u>		<u>\$382,133 59</u>

Date of examination by commissioner : July 18.

OLD COLONY TRUST COMPANY—BOSTON.

Incorporated May 8, 1890. Commenced business June 13, 1890.

T. JEFFERSON COOLIDGE, Jr., *President.*

C. S. TUCKERMAN, *Treasurer.*

E. A. PHIPPEN, *Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
United States bonds,	\$113,000 00	Capital stock,	\$1,000,000 00
Railroad bonds,	147,500 00	Surplus fund,	750,000 00
Miscellaneous bonds,	406,100 00	Earnings undivided,	155,688 39
Time loans with collaterals, .	2,950,550 00	Deposits:—	
Demand loans with collaterals		Subject to check, . . .	12,100,930 47
or sureties,	1,812,314 66	For payment of coupons, etc,	102,023 00
Other time loans,	4,747,925 46	Certificates of deposit,	16,778 42
Cash:—			
In office,	917,077 39		
In banks,	3,030,952 77		
	\$14,125,420 28		\$14,125,420 28

Date of examination by commissioners: December 5, 6.

PLYMOUTH COUNTY SAFE DEPOSIT AND TRUST COMPANY—BROCKTON.

Incorporated June 14, 1892. Commenced business Sept. 1, 1893.

ZIBA C. KEITH, *President.*

ISAAC N. NUTTER, *Treasurer.*

ROBERT O. HARRIS, *Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
State bonds,	\$20,000 00	Capital stock,	\$100,000 00
City, county and town bonds, . .	9,000 00	Surplus fund,	3,000 00
Loans to counties, cities and towns (notes),	2,000 00	Interest,	463 47
Railroad bonds,	4,525 00	Earnings undivided,	603 78
Miscellaneous bonds,	24,950 00	Profit and loss,	368 25
Loans on real estate,	44,740 00	Deposits :—	
Real estate owned,	25,000 00	Subject to check,	274,269 38
Time loans with collaterals, . . .	50,491 93	Certificates of deposit,	117,120 06
Demand loans with collaterals, . .	76,618 63	Dividends unpaid,	44 00
Notes of individuals or firms, . .	121,919 21	Due national banks,	4,139 90
Expense account,	8,427 67		
Taxes paid,	1,255 50		
Furniture and fixtures,	10,750 00		
Safe deposit vaults,	25,000 00		
Insurance,	275 38		
Real estate improvement account, . .	8,459 06		
Cash :—			
In office,	13,903 03		
In banks,	52,693 43		
	\$500,008 84		\$500,008 84

Date of examination by commissioner : November 4.

PURITAN TRUST COMPANY—BOSTON.

Incorporated March 21, 1892. Commenced business March 23, 1895.

ALBERT F. HAYWARD, *President*.WILLIAM R. DRESSER, *Treasurer*.C. E. ROBERTS, *Secretary*.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$10,000 00	Capital stock, . . .	\$200,000 00
Bank stocks,	1,280 00	Discount,	2,335 81
Railroad bonds,	3,000 00	Earnings undivided, . . .	5,373 00
Miscellaneous bonds, . . .	11,000 00	Deposits,	523,564 91
Loans on real estate, . . .	5,000 00		
Loans to corporations, . . .	120,561 78		
Time loans with collaterals, .	34,145 71		
Demand loans with collaterals, .	88,213 10		
Notes of individuals or firms, .	321,414 31		
Expense account,	925 22		
Premium account,	2,969 08		
Interest paid,	485 76		
Furniture and fixtures, . . .	10,000 00		
Overdrafts,	356 42		
Cash : —			
In office,	31,504 36		
In banks,	90,417 98		
	<u>\$731,273 72</u>		<u>\$731,273 72</u>

Date of examination by commissioners : October 3, 4.

SECURITY SAFE DEPOSIT AND TRUST COMPANY— LYNN.

Incorporated April 26, 1890. Commenced business Jan. 15, 1891.

DAVID J. LORD, *President.*

A. C. R. SMITH, *Treasurer.*

N. EVERETT SILSBEE, *Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
United States bonds,	\$25,750 00	Capital stock,	\$200,000 00
City, county and town bonds, . .	9,750 00	Surplus fund,	70,000 00
Bank stocks,	10,200 00	Interest,	4,059 05
Miscellaneous bonds,	61,215 00	Discount,	15,106 46
Miscellaneous stocks,	14,250 00	Earnings undivided,	327 00
Loans on real estate,	90,467 00	Profit and loss,	10,963 82
Loans to corporations,	65,000 00	Deposits,	855,925 29
Time loans with collaterals, . . .	263,576 78	Certificates of deposit, . . .	234,673 90
Demand loans with collaterals, . .	31,300 00	Safe deposit vault	
Notes of individuals or firms, . .	618,699 72	sinking fund,	2,155 06
Expense account,	3,521 15		
Premium account,	2,250 00		
Taxes paid,	1,634 00		
Interest paid,	9,521 95		
Furniture and fixtures,	26,500 00		
Cash:—			
In office,	34,891 17		
In banks,	124,653 81		
	<u>\$1,393,210 58</u>		<u>\$1,393,210 58</u>

Trust Department.

Bank stocks,	\$8,624 00	Trust accounts,	\$24,164 91
Loans on real estate,	13,900 00		
Cash on hand,	515 91		
Näumkeag Steam Cotton Com- pany stock,	1,125 00		
	<u>\$24,164 91</u>		<u>\$24,164 91</u>

Date of examination by commissioner: June 4.

SPRINGFIELD SAFE DEPOSIT AND TRUST COMPANY— SPRINGFIELD.

Incorporated June 18, 1885. Commenced business June 1, 1886.

J. G. MACKINTOSH, *President.*

W. A. LINCOLN, *Treasurer.*

BALANCE SHEET NOVEMBER 1, 1895.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$141,125 00	Capital stock, . . .	\$500,000 00
State bonds, . . .	50,000 00	Surplus fund, . . .	150,000 00
City, county and town bonds, .	30,300 00	Interest and discount, . .	6,904 77
Bank stocks, . . .	5,200 00	Commissions, . . .	663 87
Railroad bonds, . . .	38,200 00	Earnings undivided, . .	1,187 15
Miscellaneous bonds, . . .	9,270 00	Reserve for taxes, . .	3,900 00
Loans to corporations, . . .	954,609 27	Deposits:—	
Time loans with collaterals, .	132,806 00	Subject to check, . .	1,183,822 08
Demand loans with collaterals, .	433,775 90	Certificates of deposit, .	526,721 22
Notes of individuals or firms, .	339,460 11	Certified checks, . .	194 24
Expense account, . . .	1,937 74	Due to banks, . . .	30,357 58
Furniture and fixtures and safe		Treasurer's checks	
deposit vaults, . . .	25,000 00	outstanding, . . .	5,319 43
Due from banks, . . .	2,420 32		
Accounts receivable, . . .	8,733 16		
Cash:—			
In office, . . .	94,828 72		
In banks, . . .	141,404 12		
	\$2,409,070 34		\$2,409,070 34

Trust Department.

City, county and town bonds, . .	\$6,000 00	Trust accounts, . .	\$120,956 76
Bank stocks, . . .	4,460 00	Income, . . .	135 28
Railroad bonds, . . .	10,000 00		
Railroad stocks, . . .	2,100 00		
Loans on real estate, . . .	85,670 00		
Cash on hand, . . .	304 20		
Savings bank deposits, . . .	1,457 84		
Real estate, . . .	11,100 00		
	\$121,092 04		\$121,092 04

Date of examination by commissioners: October 23.

STATE STREET SAFE DEPOSIT AND TRUST COMPANY —BOSTON.

Incorporated April 13, 1891. Commenced business July 1, 1891.

MOSES WILLIAMS, *President.*

CHARLES LOWELL, *Actuary and Treasurer.*

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
United States bonds,	\$38,168 95	Capital stock,	\$300,000 00
State bonds,	45,000 00	Commissions,	6 42
City, county and town bonds, .	40,980 00	Earnings undivided, . .	24,643 06
Loans to counties, cities and towns (notes),	11,800 00	Deposits:—	
Bank stocks,	26,460 00	Subject to check, . . .	1,111,575 96
Railroad stocks,	34,138 45	For payment of coupons, etc.,	8,107 84
Railroad bonds,	37,933 89	Certificates of deposit, .	1,160 62
Miscellaneous bonds,	7,025 00	Dividends unpaid, . . .	34 00
Miscellaneous stocks,	7,250 00	Taxes,	4,551 00
Loans on real estate,	13,000 00		
Loans to corporations,	219,580 00		
Time loans with collaterals, .	397,809 39		
Demand loans with collaterals, .	411,429 64		
Expense account,	296 57		
Overdrafts,	108 83		
Cash:—			
In office,	30,039 07		
In banks,	129,059 11		
	\$1,450,078 90		\$1,450,078 90

Trust Department.

City, county and town bonds, .	\$2,090 25	Trust accounts,	\$184,293 02
Bank stocks,	4,306 00	Income,	1,402 19
Railroad bonds,	3,400 00		
Railroad stocks,	100,079 85		
Loans on real estate,	22,100 00		
Certificates of deposit,	25,343 70		
Cash on hand,	1,654 41		
Deposits in savings banks, . .	1,001 00		
Real estate,	2,000 00		
Massachusetts Hospital Life Insurance Company annuity, . .	15,800 00		
Miscellaneous stocks and bonds, .	7,920 00		
	\$185,695 21		\$185,695 21

Date of examination by commissioners: July 8, 9.

UNION LOAN AND TRUST COMPANY—BOSTON.

Incorporated May 29, 1888. Commenced business March 25, 1895.

W. A. CLARK, Jr., *President.*

FRED HOWARD PORTER, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Loans to corporations, . .	\$38,043 50	Capital stock, . .	\$100,000 00
Time loans with collaterals, .	35,080 00	Earnings undivided, .	6,496 70
Demand loans with collaterals, .	26,200 00	Deposits:—	
Notes of individuals or firms, .	71,361 32	Subject to check, .	52,310 89
Expense account, . . .	968 14	Certificates of deposit, .	27,866 19
Furniture and fixtures, . .	302 86		
Cash:—			
In office,	2,150 11		
In banks,	12,567 85		
	\$186,673 78		\$186,673 78

Date of examination by commissioners: September 10.

UNITED STATES TRUST COMPANY—BOSTON.

Incorporated April 15, 1887. Commenced business March 4, 1895.

A. C. RATSHESKY, *President*.I. A. RATSHESKY, *Treasurer*.W. H. HIDDEN, Jr., *Actuary*.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$25,000 00	Capital stock, . . .	\$200,000 00
Loans on real estate, . . .	163,200 00	Surplus fund, . . .	50,000 00
Loans to corporations, . . .	171,996 31	Interest, . . .	30,199 60
Time loans with collaterals, . .	83,450 00	Deposits:—	
Demand loans with collaterals, .	82,225 00	Subject to check, . .	1,113,042 61
Notes of individuals or firms, .	575,767 58	Certificates of deposit, .	40,750 00
Expense account, . . .	14,215 85		
Premium account, . . .	4,781 25		
Furniture and fixtures, . . .	7,594 39		
Cash:—			
In office,	25,434 21		
In banks,	280,327 62		
	<u>\$1,433,992 21</u>		<u>\$1,433,992 21</u>

Trust Department.

Cash on hand,	\$132 53	Trust accounts, . .	\$22,347 09
Real estate,	21,655 80		
Income,	558 76		
	<u>\$22,347 09</u>		<u>\$22,347 09</u>

Date of examination by commissioners: October 16, 17.

WORCESTER SAFE DEPOSIT AND TRUST COMPANY— WORCESTER.

Incorporated March 16, 1868. Commenced business May 1, 1869.

EDWARD F. BISCO, *President*.

SAMUEL H. CLARY, *Treasurer and Secretary*.

BALANCE SHEET OCTOBER 31, 1895.

ASSETS.		LIABILITIES.	
Bank stocks,	\$13,400 00	Capital stock, . . .	\$200,000 00
Railroad bonds,	152,000 00	Surplus fund, . . .	100,000 00
Loans on real estate,	54,250 00	Interest,	2,821 43
Real estate owned,	60,000 00	Commissions,	258 45
Loans to corporations,	1,218,661 31	Earnings undivided,	2,910 00
Time loans with collaterals,	132,625 00	Profit and loss,	18,601 52
Demand loans with collaterals,	31,624 39	Deposits:—	
Notes of individuals or firms,	533,467 89	Subject to check,	2,205,243 95
Expense account,	1,740 20	Certificates of deposit,	700 00
Safe deposit vaults,	20,000 00	Dividends unpaid,	27 00
Clearing house fund,	1,000 00		
Cash:—			
In office,	159,287 53		
In banks,	152,506 03		
	<u>\$2,530,562 35</u>		<u>\$2,530,562 35</u>

Trust Department.

City, county and town bonds,	\$85,190 00	Trust accounts,	\$786,904 15
Bank stocks,	33,399 00	Income,	745 67
Railroad bonds,	122,510 00		
Railroad stocks,	150,296 65		
Loans on real estate,	236,700 00		
Notes of corporations,	50,000 00		
Notes, with collaterals or sureties,	14,025 73		
Cash on hand,	4,102 91		
Real estate,	55,600 00		
Savings bank deposits,	11,075 43		
Miscellaneous bonds,	5,000 00		
Miscellaneous stocks,	19,750 00		
	<u>\$787,649 72</u>		<u>\$787,649 72</u>

Date of examination by commissioners: October 11.

List of Safe Deposit, Loan and Trust Companies chartered by this Commonwealth and now transacting Business, giving the Amount of Capital, Surplus, Deposits, Trust Funds, etc., Oct. 31, 1895.

NAME OF COMPANY.	Date of Incorporation.	Capital.	Surplus or Guaranty Fund.	Undivided Earnings.	Deposits.	Trust Funds.	Cash on Hand and in Banks.
American Loan and Trust Company, Boston,	Mar. 12, 1881,	\$1,000,000 00	\$500,000 00	\$157,152 23	\$4,340,192 02	-	\$844,823 37
Bay State Trust Company, Boston,	April 4, 1887,	200,000 00	25,000 00	57,613 19	2,300,485 93	-	511,356 39
Beacon Trust Company, Boston,	June 14, 1892,	200,000 00	-	26,564 39	563,556 26	-	136,101 11
Berkshire Loan and Trust Company, Pittsfield,	Mar. 27, 1895,	100,000 00	25,000 00	984 41	87,994 10	\$4,463 00	36,051 61
B. M. C. Durfee Safe Deposit and Trust Company, Fall River, .	Mar. 16, 1887,	400,000 00	-	63,935 97	1,386,447 76	35,000 00	132,043 86
Boston Safe Deposit and Trust Company, Boston,	April 13, 1867,	1,000,000 00	800,000 00	341,276 13	7,349,693 30	4,985,768 24	1,661,746 16
Cambridge Safe Deposit and Trust Company, Cambridge, . . .	May 8, 1890,	100,000 00	-	20,576 11	603,500 29	-	86,716 64
Columbia Trust Company, East Boston,	June 14, 1892,	100,000 00	-	2,443 04	155,946 06	-	41,059 24
Gloucester Safe Deposit and Trust Company, Gloucester, . .	Feb. 20, 1891,	100,000 00	10,000 00	15,157 77	511,439 69	-	71,960 50
Hampden Loan and Trust Company, Springfield,	June 1, 1887,	100,000 00	-	9,502 49	505,506 61	-	275,971 18
Haverhill Safe Deposit and Trust Company, Haverhill, . . .	Mar. 24, 1891,	200,000 00	20,000 00	19,511 90	337,167 12	-	72,492 35
International Trust Company, Boston,	Mar. 25, 1879,	1,000,000 00	900,000 00	329,988 99	7,977,896 72	1,174,166 87	1,602,974 24
Lowell Trust Company, Lowell,	May 23, 1890,	125,000 00	-	30,716 91	1,300,333 54	-	424,991 36
Lynn Safe Deposit and Trust Company, Lynn,	April 20, 1887,	100,000 00	75,000 00	1,409 37	783,611 08	-	164,428 88
Manufacturers' Trust Company, Holyoke,	April 26, 1887,	100,000 00	-	6,369 65	162,562 51	-	60,681 73
Massachusetts Hospital Life Insurance Company, Boston, . .	Feb. 24, 1818,	500,000 00	163,747 51	1,202,125 03	19,908,125 64	-	693,865 26
Massachusetts Loan and Trust Company, Boston,	June 3, 1870,	1,000,000 00	200,000 00	70,578 65	2,121,196 34	-	285,816 49
Mattapan Deposit and Trust Company, South Boston,	Mar. 7, 1891,	100,000 00	12,000 00	9,856 89	514,134 07	-	109,718 27

Mercantile Loan and Trust Company, Boston,	May 29, 1888,	250,000 00	6,001 10	15,828 46	501,156 96	105,545 80	202,585 83
Middlesex Safe Deposit and Trust Company, Lowell,	May 29, 1888,	100,000 00	-	8,311 66	227,810 75	-	35,621 72
New Bedford Safe Deposit and Trust Company, New Bedford, .	Mar. 2, 1887,	200,000 00	21,000 00	2,514 95	541,852 78	-	88,165 90
New England Trust Company, Boston,	April 22, 1869,	1,000,000 00	1,000,000 00	431,241 15	16,086,482 07	2,050,816 18	4,700,191 07
Newton Centre Trust Company, Newton Centre,	Mar. 22, 1894,	100,000 00	-	9,118 94	273,014 65	-	62,910 56
Old Colony Trust Company, Boston,	May 8, 1890,	1,000,000 00	750,000 00	155,688 39	12,219,731 89	-	3,948,030 16
Plymouth County Safe Deposit and Trust Company, Brockton, .	June 14, 1892,	100,000 00	3,000 00	1,435 50	391,389 44	-	66,596 46
Puritan Trust Company, Boston,	June 14, 1892,	200,000 00	-	7,708 81	523,564 91	-	121,922 24
Security Safe Deposit and Trust Company, Lynn,	April 26, 1890,	200,000 00	70,000 00	30,456 33	1,090,569 19	24,164 91	159,544 98
Springfield Safe Deposit and Trust Company, Springfield, . .	June 18, 1885,	500,000 00	150,000 00	8,755 79	1,710,737 54	121,092 04	239,232 84
State Street Safe Deposit and Trust Company, Boston, . . .	April 13, 1891,	300,000 00	-	24,649 48	1,120,844 42	185,695 21	159,098 18
Union Loan and Trust Company, Boston,	May 29, 1888,	100,000 00	-	6,496 70	80,177 08	-	14,717 96
United States Trust Company, Boston,	April 15, 1887,	200,000 00	50,000 00	30,199 60	1,153,792 61	22,347 09	305,761 83
Worcester Safe Deposit and Trust Company, Worcester, . . .	Mar. 16, 1865,	200,000 00	100,000 00	24,591 40	2,205,943 95	787,649 72	311,793 56
		\$10,875,000 00	\$4,885,748 61	\$3,122,760 28	\$89,136,887 28	\$9,496,709 06	\$17,625,970 03

APPENDIX.

STATUTES

RELATING TO

SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS.

8.2 - 1895.66
 8.14 - 1896.361
 521 (1895.164
 1896.178

23 - 1896.231
 88.42.43 - 1896.327
 54 - 1896.193

STATUTES

RELATING TO

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

[Chapter 317, Acts of 1894.]

BOARD OF COMMISSIONERS OF SAVINGS BANKS.

	Sect.
Commissioners of savings banks, appointment, tenure of office, etc.,	1
Compensation and allowances,	2
To visit and examine every bank annually,	3
May summon and examine officers, etc ; penalty for obstructing commissioner, etc.,	4
To examine bank on request of five officers or creditors, etc.,	5
Proceedings when bank is insolvent, or in a hazardous condition,	6
Schedule of property to be made and delivered to receivers, etc.,	7
Commissioners to examine accounts, etc., of receivers annually,	8
To report violations of law,	9
To report violations of law by receivers,	10

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

Powers and duties of savings banks and institutions for savings,	11
General court may make further regulations, etc. Penalty for obstructing examination,	12

OFFICERS AND MEETINGS.

Officers,	13
Treasurer to give bond, etc.,	14
Choice and appointment of officers. Vacancies. Clerk to notify persons elected, and publish list. Penalty,	15
Special meetings,	16
Members,	17
Regular meetings of trustees. Quorum, statement of condition, records, etc. Names of investing officers to be published, etc.,	18

BUSINESS TO BE TRANSACTED AT BANKING HOUSE ONLY.

	Sect.
Business to be transacted at banking house only, etc.,	19

DEPOSITS, LOANS AND INVESTMENTS.

Amount of certain deposits limited,	20
Investment of deposits, etc. Net indebtedness,	21
Investing officers not to borrow funds of corporation or become surety,	22
Not to receive brokerage, etc., on account of loan. Penalty,	23
Applications for loans, etc.,	24

DIVIDENDS AND PAYMENTS.

Guaranty fund to be created and maintained,	25
Division of net profit, etc.,	26
Dividend not to be paid unless net profits are one and one-half per cent., except, etc.,	27
Extra dividend may be paid, etc.,	28
Payment of dividends to be authorized by trustees, etc.,	29
Withdrawal of deposits,	30
Payment on order after death of drawer,	31
Depositor may set off amount of his deposits,	32
Claimants of deposits may be made defendants in certain cases. Deposits may remain or be paid into court, etc.,	33
Deposits in trust,	34
Depositor to be notified when amount entitled to dividend is exceeded,	35
List of amounts due depositors not entitled to dividend to be published, etc.,	36

SPECIAL TRUST FUNDS.

Special trust funds to be exempt from attachment, etc.,	37
Probate court may authorize the deposit of certain funds, etc.,	38

Statements of amount of certain funds to be made every third year, etc.,	Sect. 39	Overseers of poor to be informed of certain deposits,	Sect. 48
Funds to be transferred, etc., if corporation ceases to do business, . .	40	Copies from records, etc., as evidence,	49
BOOKS AND RETURNS.		Unclaimed deposits to be paid into the treasury of the Commonwealth, etc.,	50
Books and accounts,	41	RECEIVERS.	
Treasurer to make annual report to board,	42	Receivers,	51
Additional statements required, . .	43	UNAUTHORIZED BANKING PROHIBITED.	
Blank forms of reports to be furnished, etc.,	44	Unauthorized banking prohibited.	
Deposits of twenty years standing, .	45	Penalty,	52
MISCELLANEOUS PROVISIONS.		REPEAL OF STATUTES.	
Trial balance of depositors' ledgers,	46	Repeal,	53
Books of deposit to be verified, . .	47	To be construed as a continuation of existing laws, etc.,	54

BOARD OF COMMISSIONERS OF SAVINGS BANKS.

Commissioners of savings banks, appointment, tenure of office, etc.
P. S., 116, 1.
1889, 321.

SECTION 1. The board of commissioners of savings banks shall consist of three commissioners appointed by the governor, with the advice and consent of the council, subject to removal in like manner, each of whom shall be sworn and shall hold office for the term of three years, unless sooner removed. Upon the occurrence of a vacancy before the expiration of a term an appointment shall be made for the remainder of the term. The governor shall designate a member of said board to be the chairman thereof.

Compensation and allowances.
P. S., 116, 2.
1886, 252.
1889, 77, 321.
1892, 248.

SECTION 2. The annual salary of the chairman of the board shall be three thousand five hundred dollars, that of the other commissioners three thousand dollars each. The board may employ two clerks; the annual salary of the first clerk shall be two thousand dollars, that of the second clerk one thousand two hundred dollars. The board shall also be allowed its necessary office expenses and the actual expenses incurred in travelling in the discharge of its official duties.

To visit and examine every bank annually.
P. S., 116, 3.
1888, 51.

SECTION 3. The commissioners, or one of them, shall visit once in every year, and as much oftener as they deem expedient, every savings bank and institution for sav-

ings incorporated by authority of this Commonwealth, and when such institutions are connected with a national bank they shall make such arrangements with the national bank examiner, if possible, that their visits shall be simultaneous. At such visits they shall have free access to the vaults, books and papers, and shall thoroughly inspect and examine all the affairs of each of said corporations, and make such inquiries as may be necessary to ascertain its condition and ability to fulfil all its engagements, and whether it has complied with the provisions of law. They shall preserve in a permanent form a full record of their proceedings, including a statement of the condition of each of said corporations.

SECTION 4. Either of the commissioners may summon all trustees, officers or agents of any such corporation, and such other witnesses as he thinks proper, in relation to the affairs, transactions and condition of the corporation, and for that purpose may administer oaths; and whoever refuses, without justifiable cause, to appear and testify when thereto required, or obstructs a commissioner in the discharge of his duty, shall be punished by fine not exceeding one thousand dollars, or imprisonment not exceeding one year.

May summon and examine officers, etc.; penalty for obstructing commissioner, etc. P. S., 116, 4.

SECTION 5. Upon the certificate under oath of any five or more officers, trustees, creditors or depositors of any such corporation, setting forth their interest and the reasons for making such examination, directed to the commissioners and requesting them to examine such corporation, they shall forthwith make a full investigation of its affairs in the manner before provided.

To examine bank on request of five officers or creditors, etc. P. S., 116, 5.

SECTION 6. The commissioners, if upon any examination any such corporation appears to be insolvent, or its condition such as to render its further proceeding hazardous to the public or to those having funds in its custody, shall apply, or if such corporation appears to have exceeded its powers or failed to comply with any rule, restriction or condition provided by law, they may apply to a justice of

Proceedings when bank is insolvent, or in a hazardous condition. P. S., 116, 6.

the supreme judicial court to issue an injunction restraining such corporation, in whole or in part, from further proceeding with its business until a hearing can be had. Such justice may, with or without previous notice, issue such injunction, and, after a full hearing, may dissolve or modify it or make it perpetual, and may make such orders and decrees according to the course of proceedings in equity to restrain or prohibit the further prosecution of the business of the corporation as may be needful in the premises; and may appoint one or more receivers to take possession of its property and effects, subject to such directions as may from time to time be prescribed by the court or a justice thereof.

Schedule of property to be made and delivered to receivers, etc.
P. S., 116, 7.

SECTION 7. When receivers are so appointed the treasurer of the corporation shall make a schedule of all its property; and its treasurer, board of investment, and other officers transferring its property to the receivers shall make oath that said schedule sets forth all the property which the corporation owns or is entitled to. The treasurer shall deliver said schedule to the receivers and a copy thereof to the commissioners, who may at any time examine under oath such treasurer, board of investment, or other officers, in order to determine whether or not all the property which the corporation owns or is entitled to has been transferred to the receivers.

Commissioners to examine accounts, etc., of receivers annually.
P. S., 116, 8.

SECTION 8. The commissioners, or one of them, shall at least once in every year, and as much oftener as they deem expedient, examine the accounts and doings of all said receivers; and shall carefully examine and report upon all accounts and reports of receivers made to the supreme judicial court and referred to the commissioners by the court; and, for the purposes of this section, shall have free access to the books and papers relating to the transactions of such receivers, and may examine them under oath relative to such transactions.

To report violations of law.
P. S., 116, 9.

SECTION 9. The commissioners, if in their opinion any such corporation or its officers or trustees have violated any

law in relation to savings banks or institutions for savings, shall forthwith report the same, with such remarks as they deem expedient, to the attorney-general, who shall forthwith institute a prosecution for such violation in behalf of the Commonwealth.

SECTION 10. The commissioners, whenever in their opinion any such receiver has violated his duty, shall present the facts to the supreme judicial court.

To report violations of law by receivers.
P. S., 116, 10.

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

SECTION 11. All savings banks or institutions for savings, incorporated under the authority of this Commonwealth, may exercise the powers, and shall be governed by the rules, and subject to the duties, liabilities and provisions contained in the following sections, so far as the same are consistent with the provisions of their respective charters; and any such corporation may, by vote at its annual meeting or at a meeting called for the purpose, accept any provision of said sections which is inconsistent with its charter.

Powers and duties of savings banks and institutions for savings.
P. S., 116, 11.

SECTION 12. The general court may make other or further regulations for the government of such corporations, or may take away their corporate powers; and every such corporation and its officers shall be subject to examination by any committee of the general court appointed for the purpose, who may examine into the doings of the corporation, and shall have free access to its books and vaults. An officer of such corporation, or other person having charge of its books and property, who refuses or neglects to exhibit the same to such committee, or who in any way obstructs its examination thereof, shall be punished by fine not exceeding ten thousand dollars, or imprisonment not exceeding three years.

General court may make further regulations, etc.
P. S., 116, 12.

Penalty for obstructing examination.

OFFICERS AND MEETINGS.

Officers.
P. S., 116, 13.

SECTION 13. The officers of every such corporation shall consist of a president, one or more vice presidents, a board of not less than nine trustees, a treasurer, clerk, and such other officers as it may find necessary for the management of its affairs. The president, vice president and trustees shall be chosen from the members, and no person shall hold any office in two such corporations at the same time. Such officers shall be sworn, and shall hold their several offices until others are chosen and qualified in their stead, except in the cases hereinafter provided otherwise.

Treasurer to
give bond, etc.
P. S., 116, 14.
1886, 93.
1889, 180.
1893, 254, § 1.

SECTION 14. The treasurer shall give bond for the faithful discharge of his duties, to the satisfaction of the trustees, and shall file with the board of commissioners of savings banks an attested copy of his bond, with a certificate of the custodian of the bond that the original is in his possession. The treasurer shall notify said board of any change thereafter made therein. If a treasurer fails, within ten days from the date thereof, to file a copy of his bond, or to notify the board of any change therein as required by this act, he shall be liable to a penalty of fifty dollars. The board shall keep a record showing when said bonds expire, and the changes so notified, and, whenever in their judgment it is necessary for the security of the depositors, shall require a new bond in such amount and with such sureties as said board may approve. The treasurer of every such corporation shall give a new bond as often as once in five years. The provisions of this section shall apply also to vice treasurers and assistant treasurers, if such offices are created under the provisions of section thirteen.

Choice and ap-
pointment of
officers.
P. S., 116, 15.

SECTION 15. The officers of every such corporation, except the treasurer, vice treasurer and assistant treasurer, shall be chosen at its annual meetings to be holden at such time as the by-laws direct, anything in its char-

ter to the contrary notwithstanding. The treasurer, vice treasurer and assistant treasurer shall be appointed by the trustees and shall hold office during their pleasure. If an office becomes vacant during the year the trustees may appoint a person to fill the same until it is filled at the next annual meeting; and if a person chosen or appointed does not, within thirty days thereafter, take the oath, his office shall thereupon become vacant. The person acting as clerk at such meeting shall, within ten days thereafter, notify all persons elected to an office; and within thirty days thereafter shall publish in some newspaper published within the county a list of all persons who have taken the oath of office to which they were elected. A clerk neglecting to make such notification or publication, or making a false publication, and any person who knowingly publishes or circulates, or knowingly causes to be published or circulated, a printed notice containing the name of a person as an officer of any such corporation who has not taken the oath of office, shall be liable to a penalty of fifty dollars.

Vacancies.

Clerk to notify persons elected, and publish list.

Penalty.
P. S., 116, 15.
1893, 254, § 2.

SECTION 16. Every such corporation may at any time hold special meetings by order of its trustees; and its clerk shall also notify special meetings upon the requisition in writing of any ten members of the corporation. Notice of all meetings shall be given by public advertisement in some newspaper of the county where the corporation is established, and by seasonably mailing to each member a written or printed notice of such meeting.

Special meetings.
P. S., 116, 16.
1884, 150.

SECTION 17. Every such corporation may, at a legal meeting, elect by ballot any citizen of this Commonwealth to be a member thereof; and any person may, at an annual meeting, cease to be a member, if he has filed with the clerk a written notice of his intention so to do three months at least before such meeting. If a member fails to attend two consecutive annual meetings his membership may be declared forfeited by vote of the corporation at its next annual meeting. Such action and vote recorded shall

Members.
P. S., 116, 17.
1888, 120.
1890, 222.

be considered evidence of forfeiture of membership. No person shall continue to be a member after removing from the Commonwealth.

Regular meetings of trustees.

SECTION 18. A regular meeting of the board of trustees of every such corporation shall be held as often as once in three months, for the purpose of receiving the report of its treasurer and for the transaction of other business. A quorum shall consist of not less than seven trustees, but less than a quorum may adjourn from time to time or until the next regular meeting. At each regular meeting the trustees shall cause to be prepared a statement showing the condition of the corporation as it appears upon its books, in the form of a trial balance of its accounts, and such statement shall be posted in a conspicuous place in its banking room, and there remain until the next regular meeting of said board. A record shall be made at each meeting of the transactions of the trustees and the names of those present. If a trustee fails both to attend the regular meetings of the board and to perform any of the duties devolving upon him as such trustee, for six consecutive months, his office shall thereupon become vacant. A record of such vacancy shall be entered upon the books of the corporation and a transcript of such record shall be sent by mail to the person whose office is thus made vacant. The trustees shall cause to be published semi-annually in some newspaper published in the county in which said corporation is located the names of the members of the board of investment or other officers of such corporation charged with the duty of investing its funds. The first publication thereof shall be within thirty days of the election of said officers and the second publication at the expiration of six months therefrom.

Quorum, statement of condition, records, etc.
P. S., 116, 18.
1888, 96.
137 Mass. 439.

Names of investing officers to be published, etc.
1892, 50.

BUSINESS TO BE TRANSACTED AT BANKING HOUSE ONLY.

SECTION 19. Every such corporation shall carry on its usual business at its banking house only, and no deposit shall be received nor payment on account of deposits be

Business to be transacted at banking house only, etc.
1884, 253.
1889, 91.

made by such corporation or by any person on its account in any other place than at its banking house, which shall be in the city or town in which such corporation is established: *provided, however*, that its annual meeting and meetings of its trustees may be held at other places in the city or town where it is located. Proviso.

DEPOSITS, LOANS AND INVESTMENTS.

SECTION 20. Every such corporation may receive deposits from any person until they amount to one thousand dollars; and may allow interest upon such deposits, and upon the interest accumulated thereon, until the principal, with the accrued interest, amounts to one thousand six hundred dollars; and thereafter upon no greater sum than one thousand six hundred dollars; but the limitations contained in this section shall not apply to deposits by religious or charitable corporations, or to deposits made in the name of a judge of probate court or by order of any court. Amount of certain deposits limited.
P. S., 116, 19.
1889, 86 and 449.

SECTION 21. Deposits and the income derived therefrom shall be invested only as follows:— Investment of deposits, etc.
P. S., 116, 20.

First. On first mortgages of real estate, situated in this Commonwealth, to an amount not to exceed sixty per cent. of the valuation of such real estate; but not exceeding seventy per cent. of the whole amount of deposits shall be so invested; and no loan on mortgage shall be made except upon the report of not less than two members of the board of investment, who shall certify to the value of the premises to be mortgaged, according to their best judgment, and such report shall be filed and preserved with the records of the corporation. First mortgages of real estate.
P. S., 116, 20,
cl. 1.

Second. a. In the public funds of the United States, or of any of the New England states, or of the state of New York. Public funds.
P. S., 116, 20,
cl. 2.
140 Mass. 535.

b. In the bonds or notes of any county, city or town of this Commonwealth. P. S., 116, 20,
cl. 2.

c. In the bonds or notes of any incorporated district in this Commonwealth whose net indebtedness does not ex- 1885, 111.

ceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes.

P. S., 116, 20,
cl. 2.

d. In the bonds or notes of any city of the states of Maine, New Hampshire, Vermont, Rhode Island or Connecticut, whose net indebtedness does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes; or of any county or town of said states whose net indebtedness does not exceed three per cent. of such valuation.

P. S., 116, 20,
cl. 2.

e. In the notes of any citizen of this Commonwealth with a pledge of any of the aforesaid securities at no more than the par value thereof.

1885, 124.
1888, 90.
1890, 369.

f. In the legally authorized bonds of the states of Pennsylvania, Ohio, Michigan, Indiana, Illinois, Wisconsin and Iowa, and of the District of Columbia, and in the legally authorized bonds for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, of any city of the aforesaid states and of the state of New York, which has at the date of such investment more than thirty thousand inhabitants, as established by the last national or state census, or city census, certified to by the city clerk or treasurer of said city and taken in the same manner as a national or state census, preceding such investment, and whose net indebtedness does not exceed five per cent. of the valuation of the taxable property therein, to be ascertained by the last preceding valuation of property therein for the assessment of taxes; and in the note or notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities, the amount invested in such note or notes not to exceed in any case eighty per cent. of the market value of the securities pledged.*

Net indebted-
ness.
1883, 127.

The term "net indebtedness" in this statute shall be construed to denote the indebtedness of any city, town or district, omitting debt created for supplying the inhabitants with water, and deducting the amount of sinking funds available for the payment of such indebtedness.

* See page xxx for additional investments.

Third. a. In the first mortgage bonds of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part in the same, and which is in possession of and operating its own road, and has earned and paid regular dividends for the two years next preceding such investment.

Railroad bonds,
notes, etc.
P. S., 116, 20,
cl. 3.
1887, 196.
140 Mass. 535.

b. In the first mortgage bonds, guaranteed by such railroad company, of any railroad company so incorporated whose road is thus located.

P. S., 116, 20,
cl. 3.
1887, 196.

c. In the bonds or notes of any railroad company incorporated under the laws of this Commonwealth and whose road is located wholly or in part therein, and is unencumbered by mortgage and which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment.

P. S., 116, 20,
cl. 3.
1887, 196.

d. In the first mortgage bonds of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part in the same, and has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital stock, notwithstanding the road of such company may be leased to some other railroad company.

1889, 305.

e. In the bonds and notes of the Fitchburg Railroad Company issued according to law.

1887, 113.

f. In the bonds and notes of the Old Colony Railroad Company issued according to law, notwithstanding the mortgages on that part of its railroad formerly belonging to the Boston, Clinton, Fitchburg and New Bedford Railroad Company.

1883, 134.

g. In the bonds and notes of the Boston and Lowell Railroad Corporation issued according to law, notwithstanding the mortgages on those portions of its railroad formerly belonging to the Salem and Lowell Railroad Company and the Lowell and Lawrence Railroad Company.

1888, 53.

h. In the bonds and notes of the Boston and Maine Railroad issued according to law, notwithstanding any

1888, 250, § 2.

mortgages on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls and Conway Railroad.

1890, 298.

i. In the first mortgage bonds of the Concord and Montreal Railroad, notwithstanding such company be formed by the union of two or more companies, only one of which has paid regular dividends for the two years next preceding such investment on all its issues of capital stock, and notwithstanding the mortgage indebtedness existing on that part of its road formerly belonging to the Boston, Concord and Montreal Railroad: *provided, however*, that said bonds shall be issued in whole or in part to renew and refund said existing mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.

1890, 394.

j. In the bonds of the Maine Central Railroad Company, known as the Consolidated Mortgage Bonds, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company: *provided, however*, that said bonds be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by

such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.

k. In the note or notes of any citizen of this Commonwealth with a pledge as collateral of any of the aforesaid securities at no more than the par value thereof.

P. S., 116, 20,
cl. 3.
1887, 196.
1888, 213.

l. In the note or notes of any citizen of this Commonwealth with a pledge as collateral, of shares of the capital stock of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part therein and which is in possession of and operating its own road and has earned and paid regular dividends of not less than five per cent. per annum on all its issues of capital stock for five years next preceding the date of such note or notes, or any renewal thereof, and at no more than seventy-five per cent. of the market value thereof, such note or notes to be made payable on demand and to be paid or renewed within one year of the date thereof.

Loans on
railroad stock.
1887, 196.

m. Street railway companies shall not be considered railroad companies within the meaning of this section.

P. S., 116, 20,
cl. 3.

Fourth. In the bonds of the New York and New England Railroad Company issued according to law, and for the payment of the principal and interest of which first mortgages, made as provided in chapter three hundred and one of the acts of the year eighteen hundred and eighty-eight are held as collateral security under an indenture of trust duly made and entered into for that purpose: *provided*, that the amount of the bonds so issued shall not exceed the amount of the mortgages so held in trust, and that no one of said mortgages shall exceed in amount sixty per cent. of the value of the real estate thereby mortgaged; and no investment in said bonds shall be made by any such corporation except upon the report of not less than two members of the board of investment, who shall certify to the value of the premises

Bonds of New
York and New
England Rail-
road Company.
1888, 301, § 6.

Proviso.

covered by each of said mortgages, according to their best judgment, and such report shall be filed and preserved with the records of the corporation.

Bank stocks,
deposits, etc.
P. S., 116, 20,
cl. 4.
1890, 163.
141 Mass. 522.
151 Mass. 107.

Fifth. In the stock of any bank incorporated under the laws of this Commonwealth, or in the stock of any banking association located in the New England states, and incorporated under the authority of the United States, or in the stock of any trust company incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, or of those trust companies incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred and thirteen, or in the notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities at no more than eighty per cent. of the market value and not exceeding the par value thereof: *provided*, that no such corporation shall hold, both by way of investment and as security for loans, more than thirty-five per cent. of its deposits in the stock of such banks, associations or companies, and shall not so hold more than three per cent. of its deposits in, nor more than one hundred thousand dollars, nor more than one quarter part of the capital stock of, any one such bank, association or company; any such corporation may deposit not more than five per cent. of its deposits in any one such bank, association or company, but such deposit shall not exceed in amount twenty-five per cent. of the capital stock and surplus of such depository.

Proviso.

Loans to
depositors.
P. S., 116, 20,
cl. 5.

Sixth. In loans upon the personal notes of the depositors of the corporation, but not exceeding one half of the amount of his deposit to a depositor; and in each such case the deposit and the book of the depositor shall be held by the corporation as collateral security for the payment of such loan.

Seventh. If such deposits and income cannot be conveniently invested in the modes hereinbefore prescribed, not exceeding one third part thereof may be invested in bonds or other personal securities, payable and to be paid at a time not exceeding one year, with at least two sureties, if the principal and sureties are all citizens of this Commonwealth and resident therein: *provided*, that the total liabilities to any such corporation, of any person, or of any partnership, company or corporation for money borrowed upon personal security, including in the liabilities of a partnership or company not incorporated the liabilities of the several members thereof, shall at no time exceed five per cent. of such deposits and income.

Personal securities.
P. S., 116, 20,
cl. 6.
1884, 168.
1886, 69.

Proviso.

Eighth. Five per cent. of the deposits of any such corporation, but not exceeding two hundred thousand dollars, may be invested in the purchase of a suitable site and the erection or preparation of a suitable building for the convenient transaction of its business.

Corporation building and site.
P. S., 116, 20,
cl. 7.
1893, 174.
149 Mass. 3.
151 Mass. 7.

Ninth. Any such corporation may hold real estate acquired by the foreclosure of any mortgage owned by it, or by purchase at sales made under the provisions of any such mortgage or upon judgments for debts due it, or in settlements effected to secure such debts; but all such real estate shall be sold by it within five years after the title thereof is vested in the corporation: *provided, however*, that the board of commissioners of savings banks may, upon the petition of the board of investment of any such corporation, and for good cause shown, grant an additional time for the sale of the same.

Real estate acquired by foreclosure, etc.
P. S., 116, 20,
cl. 8.
1886, 77
149 Mass. 4.

Proviso.

Tenth. The provisions of this act shall not be construed to invalidate or in any manner impair the title of any corporation to any securities which have been or may be held by it in pledge or as security for a loan or indebtedness; and the same shall be held for the purposes for which they were pledged; and nothing herein contained shall require any such corporation to change any of its investments made before the first day of October in the year eighteen hundred and seventy-six.

Pledges of securities as collateral to remain valid.
P. S., 116, 20,
cl. 9.

Investing
officers not to
borrow funds of
corporation or
become surety.
P. S., 116, 21.
1889, 161.
134 Mass. 179.

SECTION 22. No president, treasurer, member of a committee or board of investment, or officer of such corporation charged with the duty of investing its funds, shall borrow or use any portion thereof, be surety for loans to others, or in any manner, directly or indirectly, be an obligor for money borrowed of the corporation; and if such member or officer becomes the owner of real estate upon which a mortgage is held by the corporation, his office shall become vacant at the expiration of sixty days thereafter, unless he has ceased to be the owner thereof, or has caused said mortgage to be discharged. Only one of the persons holding the offices of president, clerk, and treasurer shall at the same time be a member of the board of investment.

Not to receive
brokerage, etc.,
on account of
loan.
P. S., 116, 22.

SECTION 23. No such corporation, nor any person acting in its behalf, shall negotiate, take or receive a fee, brokerage, commission, gift, or other consideration for or on account of a loan made by or on behalf of such corporation, other than appears on the face of the note or contract by which such loan purports to be made; but nothing herein contained shall apply to any reasonable charge for services in the examination of titles and preparation of conveyances to such corporation as security for its loans.

Penalty.

Whoever violates a provision of this section shall be punished by fine of not less than one hundred nor more than one thousand dollars. All sums paid for services, fees, or otherwise to a member of the board of trustees shall be reported in detail at each regular meeting of the trustees.

Applications
for loans, etc.
P. S., 116, 23.

SECTION 24. All applications for loans shall be made in writing, through the treasurer of the corporation, who shall keep a record thereof, showing the date, name of applicant, amount asked for, and the security offered, and he shall cause the same to be presented to the board of investment.

DIVIDENDS AND PAYMENTS.

SECTION 25. Every such corporation shall, at the time of making each semi-annual dividend, reserve as a guaranty fund, from the net profits which have accumulated during the six months then next preceding, not less than one eighth nor more than one fourth of one per cent. of the whole amount of deposits, until such fund amounts to five per cent. of the whole amount of deposits, which fund shall be thereafter maintained and held to meet losses in its business from depreciation of its securities, or otherwise.

Guaranty fund to be created and maintained.
P. S., 116, 24.
134 Mass. 346.
148 Mass. 243.
149 Mass. 5, 169.
151 Ma. s. 104.

SECTION 26. The income or profit of every such corporation, after a deduction of all reasonable expenses incurred in the management thereof, and the amounts reserved for the guaranty fund, shall be divided among its depositors or their legal representatives at times fixed by its by-laws, in the following manner: ordinary dividends shall be made every six months, and shall not exceed two and one half per cent. on all sums which have been on deposit for the six months then next preceding, or one and one fourth per cent. on all sums which have been on deposit for the three months then next preceding; and no ordinary dividend shall be declared or paid except as above provided, nor upon a deposit of less than three months' standing; and any such corporation may, by its by-laws, provide that no dividends shall be declared or paid on a less sum than three dollars, or on the fractional part of a dollar.

Division of net profit, etc.
P. S., 116, 25.
151 Mass. 108.

SECTION 27. If, at the time provided by the by-laws for making ordinary dividends, the net profits for the six months preceding, over and above the sum to be added to the guaranty fund, do not amount to one and one half per cent. of the deposits, no dividend of the profits shall be declared or paid, except such as shall be approved in writing by the board of commissioners of savings banks.

Dividend not to be paid unless net profits are one and one half per cent., except, etc.
P. S., 116, 26.
151 Mass. 108.

SECTION 28. Once in every term of three years, if the net profits accumulated over and above said guaranty fund

Extra dividends may be paid, etc.
P. S., 116, 27.

1888, 355.
151 Mass. 108.

*2 b. 1. sub h.
1896. 231*

Payment of
dividend to be
authorized by
trustees, etc.
P. S., 116, 23.

Withdrawal of
deposits.
P. S., 116, 29.
127 Mass. 183.
138 Mass. 581.
141 Mass. 36.
152 Mass. 50.

Payments to
minors.
P. S., 116, 29.
127 Mass. 183.
141 Mass. 46.
152 Mass. 50.

Payment on
order after
death of drawer.
1889, 210, § 2.

Depositor may
set off amount
of his deposits.
P. S., 116, 30.

and dividends amount to one per cent. of the deposits which have remained in such corporation for one year then next preceding, such net profits may be divided among the depositors whose deposits have remained therein for one year at least then next preceding, in proportion to the amount of dividends which have been declared on their deposits during the three years then next preceding.

SECTION 29. No dividend shall be declared until the trustees cause an examination to be made, and find that the amount thereof has actually accrued; and no dividend or interest shall be paid unless authorized by a vote of the trustees after such examination.

SECTION 30. The principal deposits in such corporations may be withdrawn at such time and in such manner as the by-laws direct, but the deposits so withdrawn shall be deducted in each case from the amounts last deposited. Money deposited in the name of a minor may, at the discretion of the trustees or board of investment, be paid to such minor or to the person making such deposit; and the same shall be a valid payment.

SECTION 31. Such corporations are hereby authorized and empowered to pay any order, drawn by any person who has funds on deposit to meet the same, notwithstanding the death of such drawer in the interval of time between signing such order and its presentation for payment, when said presentation is made within thirty days after the date of such order; and at any subsequent period, provided the corporation has not received actual notice of the death of the drawer.

SECTION 32. A person indebted to any such corporation, whether his indebtedness is secured or not, may, in any proceeding for the collection thereof or for the enforcement of any security therefor, recoup or set-off the amount of a deposit held and owned by him at the time of the commencement of such proceeding, and of the interest due thereon, except a deposit purchased or acquired from another after the commencement of proceedings in equity

to restrain the corporation from doing its actual business, and the provisions of section eight of chapter one hundred and sixty-eight of the Public Statutes shall not apply to such set-off; but no judgment shall be rendered against such corporation in favor of the defendant or defendants for any balance found due from the plaintiff corporation when such corporation is under perpetual injunction, as provided in section six of this chapter.

SECTION 33. In actions against any such corporation for money on deposit therewith, if it appears that the same fund is claimed by another party than the plaintiff, whether by the husband or wife of such plaintiff, or otherwise, the court in which such action is pending, on the petition of the corporation and on such notice as the court considers proper to the plaintiff and to such claimants, may order the proceedings to be amended by making such claimants parties defendant thereto; and thereupon the rights and interests of the several parties in and to said funds shall be heard and determined. Such deposits may remain with the corporation until final judgment, and shall be paid in accordance with the order of the court, or may be paid into court to await final judgment; and, when so paid into court, the corporation shall be stricken out as a party to the action, and its liability for such deposit shall cease. The taxable costs of the corporation in such actions shall be in the discretion of the court, and may be charged upon the fund.

Claimants of deposits may be made defendants in certain cases.
P. S., 116, 31.
136 Mass. 210.
138 Mass. 581.
140 Mass. 158, 261.
141 Mass. 306.
146 Mass. 421.
151 Mass. 219.

SECTION 34. When a deposit is made in any such corporation by one person in trust for another, the name and residence of the person for whom it is made shall be disclosed, and it shall be credited to the depositor as trustee for such person; and if no other notice of the existence and terms of a trust has been given in writing to the corporation, in the event of the death of the trustee, the deposit, with the interest thereon, may be paid to the person for whom such deposit was made, or to his legal representative.

Deposits may remain or be paid into court, etc

Deposits in trust.
P. S., 116, 32.

Depositor to be notified when amount entitled to dividend is exceeded.
P. S., 116, 33.

SECTION 35. The treasurer of every such corporation, upon making up each semi-annual dividend, shall send written notice by mail to each depositor, who for six months then next preceding has not been entitled to a dividend on the whole amount standing to his credit, because the same exceeds the amount on which interest is allowed, specifying the amount not entitled to dividend.

List of amounts due depositors not entitled to dividend to be published, etc.
P. S., 116, 34.

SECTION 36. Every such corporation shall once in five years publish, in some newspaper of the county where it is established, a list of the amounts standing to the credit of depositors who have not been entitled to dividends on the whole amount standing to their credit for two years then next preceding, because the same exceed the amount on which interest is allowed, with the names and last known residences of the persons to whose credit such amounts stand, which publication shall be continued in three successive papers.

SPECIAL TRUST FUNDS.

Special trust funds to be exempt from attachment, etc.
P. S., 116, 35.
139 Mass. 355.
143 Mass. 524.
153 Mass. 467.

SECTION 37. Any such corporation may receive on deposit to any amount funds in trust for the purpose of setting out shade trees in streets and parks and improving the same; for purchasing lands for parks and improving the same; for maintaining cemeteries or cemetery lots, and for erecting and maintaining drinking fountains in public places, or for any or all of said purposes. Such funds shall be placed on interest in such corporation, and the interest and dividends arising therefrom shall be paid semi-annually to such city, town or cemetery authorities as may be designated by the donors of said funds or the will of the person bequeathing the same, and shall be expended by such authorities within their respective cities, towns or cemeteries for any or all of said purposes, as may be specified by such donors or such will. No part of the principal of such funds shall be withdrawn or expended, and the same shall be exempt from attachment or levy on execution.

SECTION 38. A judge of the probate court, after due notice and a hearing, if in his judgment it is expedient so to do, may authorize an executor, administrator or trustee holding money or other personal property for any of the purposes mentioned in the preceding section, to deposit such moneys or the avails arising from such personal property, in any such corporation designated by the judge, to be held by it in the manner and for the uses and purposes mentioned in said section, and upon the trusts upon which said executor, administrator, or trustee, held the same; and upon the deposit of such money and its receipt and acceptance by such corporation the said executor, administrator or trustee shall be discharged from further care and responsibility therefor.

Probate court may authorize the deposit of certain funds, etc.
P. S., 116, 36.
139 Mass. 355.
153 Mass. 467.

SECTION 39. The funds held in accordance with the two preceding sections shall be known as the "Shade Tree and Cemetery Fund", and the treasurer of the corporation in which they are deposited shall give a receipt therefor to the person who deposits the same, and shall send by mail or deliver in the month of January in every third year after the first deposit, to the mayor of any city or the chairman of the selectmen of any town within the limits of which the interest and dividends of any such fund are to be expended, a written statement, signed by such treasurer, of the amount of funds on deposit for the purposes aforesaid, which statement shall be recorded in the office of the clerk of such city or town.

Statements of amount of certain funds to be made every third year, etc.
P. S., 116, 37.
153 Mass. 467.

SECTION 40. If a corporation holding such funds surrenders its charter or ceases to do business the supreme judicial court may order said funds to be transferred and deposited in some other such corporation, upon the same trusts as aforesaid; and if the laws authorizing such corporations are repealed, the court may order said funds to be transferred and deposited in such banking institutions as it may deem proper, to be held upon the trusts aforesaid.

Funds to be transferred, etc., if corporation ceases to do business.
P. S., 116, 38.
153 Mass. 467.

BOOKS AND RETURNS.

Books and
accounts.
P. S., 116, 39.

Treasurer to
make annual
report to board.
P. S., 116, 40.
1888, 127.
137 Mass. 113.

SECTION 41. The board of commissioners of savings banks may prescribe the manner and form of keeping and auditing the books and accounts of any such corporation.

SECTION 42. The treasurer of every such corporation shall annually within twenty days after the last business day of October make a report to the board showing accurately the condition thereof at the close of business on said day. The report shall be in such form as the board shall prescribe, and shall specify the following particulars, namely: name of corporation and number of corporators; place where located; amount of deposits; amount of each item of other liabilities; public funds, including all United States, state, county, city, town and district bonds, stating each particular kind, the par value, estimated market value and amount invested in each; loans on public funds, stating amount on each; stock in banks and trust companies, stating par value, estimated market value and amount invested in each; loans on stock in banks and trust companies, stating amount on each; railroad bonds, stating par value, estimated market value and amount invested in each; loans on railroad bonds, stating amount on each; loans on railroad stock, stating amount on each; estimated value of real estate, and amount invested therein; loans on mortgage of real estate; loans to counties, cities, towns or districts; loans on personal security; cash on deposit in banks and trust companies, with the names of such banks and trust companies and the amount deposited in each; cash on hand; the whole amount of interest or profits received, and the rate and amount of each semi-annual and extra dividend for the previous year; the times for the dividends fixed by the by-laws; the rates of interest received on loans; the total amount of loans bearing each specified rate of interest; the number of outstanding loans which are of an amount not exceeding three thousand dollars each, and the aggregate amount of the same; the

number of open accounts; also the number and amount of deposits received; the number and amount of withdrawals; the number of accounts opened, and the number of accounts closed, severally, for the previous year; and the annual expenses of the corporation; all of which shall be certified and sworn to by the treasurer. The president and five or more of the trustees shall certify and make oath that the report is correct according to their best knowledge and belief.

SECTION 43. Such reports shall, beginning with the report of October in the year eighteen hundred and ninety-four, and in each fifth year thereafter, also state the number and amount of deposits of fifty dollars and less, of those exceeding fifty dollars and not more than one hundred dollars, of those exceeding one hundred dollars and not more than two hundred dollars, of those exceeding two hundred dollars and not more than five hundred dollars, of those exceeding five hundred dollars and less than one thousand dollars, of those of one thousand dollars or more; and of those to the credit of women, both adult and minor, guardians, religious and charitable associations, and in trust, respectively, received during the twelve months next preceding.

Additional
statements
required.
P. S., 116, 41.
1890, 44.

SECTION 44. The board of commissioners of savings banks shall furnish blank forms of reports to every such corporation, and shall prepare annually from such reports, and communicate to the general court on or before the first Wednesday in January, a statement of the condition of each corporation from which a report has been received for the preceding year, and shall include therein a statement of the affairs of such corporations in the hands of receivers, and shall make such suggestions as they may deem expedient relative to the general conduct and condition of each of the corporations visited by them.

Blank forms of
reports to be
furnished, etc.
P. S., 116, 42.

SECTION 45. The treasurer of every such corporation shall within fifteen days after the last business day of October in the year eighteen hundred and ninety-seven,

Deposits of
twenty years
standing.
1887, 319.

and every fifth year thereafter, return to the board a sworn statement containing the name, the amount standing to his credit, the last known place of residence or post office address, and the fact of death, if known to such treasurer, of every depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for a period of more than twenty years next preceding; and the treasurers of such savings banks shall give notice of these deposits in one or more newspapers published in or nearest to the city or town where such banks are located, at least once a week for three weeks in succession: *provided, however*, that this act shall not apply to the deposit made by or in the name of any person known to the bank to be living, or to any deposit which, with the accumulations thereon, shall be less than twenty-five dollars. The treasurer of any savings bank neglecting or refusing to make the sworn return required by this section shall be subject to a fine of one hundred dollars. Said board shall incorporate in their annual report, or in a supplementary report, each return made to them as provided in this section.

Proviso.

MISCELLANEOUS PROVISIONS.

Trial balance of
depositors'
ledgers.
1889, 88.

SECTION 46. Every such corporation shall, as often as once in each of its fiscal years, make an accurate trial balance of its depositors' ledgers.

Books of deposit
to be verified.
1888, 40.

SECTION 47. During the year eighteen hundred and ninety-five and every third year thereafter every such corporation shall call in the books of deposit of their depositors for verification in such manner as their respective boards of trustees may direct.

Overseers of
poor to be
informed of
certain deposits.
F. S., 116, 43.

SECTION 48. The treasurer of every such corporation shall, upon a written request signed by an overseer of the poor of a city or town, inform him of the amount, if any, deposited in the corporation to the credit of any person named in such request, who is a charge upon the Common-

wealth or upon a city or town therein as a pauper; and a treasurer who unreasonably refuses to give such information, or wilfully renders false information, shall forfeit fifty dollars for every such offence, to the use of the city or town upon which such pauper is a charge, or to the Commonwealth if the pauper is a charge upon the Commonwealth.

SECTION 49. Copies from the records, books and accounts of every such corporation shall be competent evidence in all cases, equally with the originals thereof, if there is annexed to such copies an affidavit taken before a clerk of a court of record, or notary public, under the seal of such court or notary public, setting forth that the affiant is the officer having charge of the original records, books and accounts, and that such copy is true and correct and is full so far as it relates to the subject-matter therein referred to.

Copies from
records, etc.,
as evidence.
1885, 92.

SECTION 50. The probate court, court of insolvency or other court, respectively, shall, upon the application of any person interested or of the attorney-general, and after such public notice as the court or any judge or justice thereof may deem proper to be given, order and decree that all sums of money heretofore or hereafter deposited in any such corporation, by authority of either of said courts or any judge or justice thereof, and which shall have remained unclaimed for a period of more than five years from the date of such deposit, with the increase and proceeds thereof, be paid to the treasurer of the Commonwealth, to be held and used by him according to law, subject for fifteen years only to be repaid to the person or persons having and establishing a lawful right thereto, with interest at the rate of three per centum per annum from the time it is so paid to the said treasurer to the time it is repaid by him to such person or persons.

Unclaimed
deposits to be
paid into the
treasury of the
Commonwealth,
etc.
1889, 449.

RECEIVERS.

Receivers.
P. S., 116, 44.
1882, 77, § 1.
1883, 253.
1884, 72.

SECTION 51. Receivers of insolvent savings banks and institutions for savings, at the end of one year after final settlement ordered by the court, shall report to the court the names and residences, when known, of the persons or parties entitled to any moneys or dividends from the estate of such corporations, remaining in their hands uncalled for, with the amount due to each. The court shall thereupon order such notice to be given by the receivers as justice may require, and upon the expiration of one year from the time of giving such notice the receivers shall in like manner report the amounts still uncalled for. Unless cause shall appear for decreeing otherwise such amounts shall then be ordered to be paid into the treasury of the Commonwealth, and schedules signed by the receivers shall at the same time be deposited with the treasurer and auditor of the Commonwealth, setting forth the decree of the court and the names and residences, so far as known, of the persons or parties entitled thereto, arranged in alphabetical order, and the amount due to each. The auditor shall forthwith cause notice of such deposit to be mailed to such parties. At the time when the payment into the treasury of the Commonwealth of such unclaimed moneys or dividends is made, the receivers shall deposit with the commissioners of savings banks all books and papers of such insolvent savings banks and institutions for savings, including those relating to their receivership. And said board shall receive and hold the same in some proper repository in the state house or Commonwealth building.

UNAUTHORIZED BANKING PROHIBITED.

Unauthorized
banking
prohibited.
1889, 452.
1893, 230.

SECTION 52. No bank, and no person or persons, association or body corporate, except savings banks and institutions for savings, incorporated under the laws of this Commonwealth, and trust companies so incorporated previous to the first day of January in the year eighteen

hundred and ninety-three, which were organized and doing business on the first day of October in said year, shall advertise or put forth a sign as a savings bank, or in any way solicit or receive deposits as a savings bank. Every ^{Penalty.} bank, association, corporation or person violating this provision shall forfeit the sum of one hundred dollars for every day such offence shall be continued.

REPEAL OF STATUTES.

SECTION 53. Chapter one hundred and sixteen of the ^{Repeal.} Public Statutes; chapters fifty, seventy-seven, one hundred and forty-eight and two hundred of the acts of the year eighteen hundred and eighty-two; chapters fifty-two, one hundred and thirty-four, two hundred and forty-eight, and so much of chapter two hundred and fifty-eight of the acts of the year eighteen hundred and eighty-three as relates to savings banks; chapters seventy-two, one hundred and fifty, one hundred and sixty-eight and two hundred and fifty-three of the acts of the year eighteen hundred and eighty-four; chapters ninety-two, one hundred and eleven, one hundred and twenty-four and three hundred and forty-eight, and section two of chapter two hundred and ten of the acts of the year eighteen hundred and eighty-five; chapters sixty-nine, seventy-seven, ninety-three, one hundred and seventy-six and two hundred and fifty-two of the acts of the year eighteen hundred and eighty-six; chapters one hundred and thirteen, one hundred and ninety-six and three hundred and nineteen of the acts of the year eighteen hundred and eighty-seven; chapters forty, fifty-one, fifty-three, ninety, ninety-six, one hundred and twenty, one hundred and twenty-seven, two hundred and thirteen and three hundred and fifty-five of the acts of the year eighteen hundred and eighty-eight; chapters seventy-seven, eighty-six, eighty-eight, ninety-one, one hundred and sixty-one, one hundred and eighty, three hundred and five, three hundred and twenty-one, and so much of chapter four hundred and forty-nine as relates to savings banks,

of the acts of the year eighteen hundred and eighty-nine ; chapters forty-four, one hundred and sixty-eight, two hundred and twenty-two, two hundred and ninety-eight, three hundred and sixty-nine and three hundred and ninety-four of the acts of the year eighteen hundred and ninety ; chapter two hundred and forty-eight of the acts of the year eighteen hundred and ninety-two ; and chapters one hundred and seventy-four, two hundred and thirty and two hundred and fifty-four of the acts of the year eighteen hundred and ninety-three, are hereby repealed.

To be construed
as a continuation
of existing
laws, etc.

SECTION 54. The provisions of this act, so far as they are the same as those of existing laws, shall be construed as a continuation of such laws and not as new enactments ; and the repeal by this act of any provision of law shall not revive any law heretofore repealed or superseded ; it shall not affect any act done, liability incurred, or any right accrued and established, or any suit or prosecution, civil or criminal, pending or to be instituted, to enforce any right or penalty or punish any offence under the authority of the repealed laws ; and any person who at the time when said repeal takes effect holds office under any of the laws repealed shall continue to hold such office according to the tenure thereof, unless such office is abolished or a different provision is herein made.

[Chapter 164, Acts of 1895.]

AN ACT TO AUTHORIZE SAVINGS BANKS TO INVEST IN AND LOAN UPON BONDS OF THE STATES OF MISSOURI AND MINNESOTA AND IN THE CITIES THEREOF.

Deposits in savings banks and institutions for savings, and the income derived therefrom, may be invested in the legally authorized bonds of the states of Missouri and Minnesota, and in the legally authorized bonds for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than

municipal purposes but on which the interest has been fully paid, of any city of the aforesaid states which has at the date of such investment more than thirty thousand inhabitants, as established by the last national or state census, or city census certified to by the city clerk or treasurer of said city and taken in the same manner as a national or state census, preceding such investment, and whose net indebtedness does not exceed five per cent. of the valuation of the taxable property therein, to be ascertained by the last preceding valuation of property therein for the assessment of taxes; and in the note or notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities, the amount invested in such note or notes not to exceed in any case eighty per cent. of the market value of the securities pledged.

The term "net indebtedness" in this statute shall be construed to denote the indebtedness of any city, town or district, omitting debt created for supplying the inhabitants with water, and deducting the amount of sinking funds available for the payment of such indebtedness.

INVESTMENTS AND LOANS

AUTHORIZED BY THE STATUTES OF MASSACHUSETTS

TO BE MADE BY

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

Deposits and the income derived therefrom shall be invested only as follows
(see section 21, chapter 317, Acts of 1894) :—

INVESTMENTS.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
PUBLIC FUNDS :	Bonds of the United States.	Unlimited.
	Bonds of any of the New England States.	Unlimited.
	Bonds of the States of New York, Illinois, Pennsylvania, Ohio, Indiana, Iowa, Wisconsin, Michigan, Minnesota, Missouri and of the District of Columbia.	Unlimited.
	Bonds or notes of any county, city or town of this Commonwealth.	Unlimited.
	Bonds or notes of incorporated districts in Massachusetts whose net indebtedness* does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes.	Unlimited.
	Bonds or notes of any city of the States of Maine, New Hampshire, Vermont, Rhode Island or Connecticut whose net indebtedness* does not exceed five per cent. of the last preceding valuation of property therein for the assessment of taxes.	Unlimited.
	Bonds or notes of any county or town of the States of Maine, New Hampshire, Vermont, Rhode Island or Con-	Unlimited.

* See page xlv for meaning of net indebtedness.

APPENDIX.

INVESTMENTS—CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
PUBLIC FUNDS: <i>(Concluded.)</i>	necitcut whose net indebtedness * does not exceed three per cent. of the last preceding valuation of property therein for the assessment of taxes. Bonds issued for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, of any city of the States of New York, Ohio, Illinois, Pennsylvania, Indiana, Michigan, Iowa, Minnesota, Missouri and Wisconsin, having at the date of such investment more than 30,000 inhabitants, as established by the last national or State census (or city census certified to by the city clerk or treasurer of said city, and taken in the same manner as a national or State census preceding such investment), and whose net indebtedness * does not exceed five per cent. of the last preceding valuation of property therein for the assessment of taxes.	Unlimited.
RAILROAD BONDS AND NOTES.	First mortgage bonds of any railroad company incorporated under the authority of any of the New England States whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends for the two years next preceding such investment; or in the first mortgage bonds, guaranteed by such railroad company, of any railroad company so incorporated whose road is thus located. First mortgage bonds of any railroad company incorporated under the authority of any of the New England States and whose road is located wholly or in part in the same, and has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital stock, notwithstanding the road of such company may be leased to some other railroad company.	Unlimited. Unlimited.

* See page xliv for meaning of net indebtedness.

INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (Continued.)	Bonds or notes of any railroad company incorporated under the laws of this Commonwealth whose road is located wholly or in part therein, unencumbered by mortgage, which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment.	Unlimited.
	<i>Street railway companies shall not be considered railroad companies within the meaning of this section.</i>	
	Bonds or notes of the Old Colony Railroad Company, issued according to law, notwithstanding the mortgages, on that part of its road formerly belonging to the Boston, Clinton, Fitchburg & New Bedford Railroad company.	Unlimited.
	Bonds and notes of the Fitchburg Railroad Company issued according to law.	Unlimited.
	Bonds and notes of the Boston & Lowell Railroad Corporation, issued according to law, notwithstanding the mortgages on that portion of its road formerly belonging to the Salem & Lowell and Lowell & Lawrence Railroad companies.	Unlimited.
	First mortgage bonds of the Concord & Montreal Railroad, notwithstanding such company be formed by the union of two or more companies, only one of which has paid regular dividends for the two years next preceding such investment on all its issues of capital stock, and notwithstanding the mortgage indebtedness existing on that part of its road formerly belonging to the Boston, Concord & Montreal Railroad: <i>provided, however</i> , that said bonds shall be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by	Unlimited.

INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (Continued.)	the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.	
	In the bonds of the Maine Central Railroad Company, known as Consolidated Mortgage Bonds, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company: <i>provided, however</i> , that said bonds be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.	Unlimited.
	Bonds or notes of the Boston & Maine Railroad, issued according to law, notwithstanding any mortgages on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls & Conway Railroad.	Unlimited.
	Bonds of the New York & New England Railroad Company issued according to law, and for the payment of the	Unlimited.

INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (Concluded.)	principal and interest of which first mortgages, made as provided in chapter three hundred and one of the acts of the year eighteen hundred and eighty-eight are held as collateral security under an indenture of trust duly made and entered into for that purpose: <i>provided</i> , that the amount of the bonds so issued shall not exceed the amount of the mortgages so held in trust, and that no one of said mortgages shall exceed in amount sixty per cent. of the value of the real estate thereby mortgaged; and no investment in said bonds shall be made by any such corporation except upon the report of not less than two members of the board of investment, who shall certify to the value of the premises covered by each of said mortgages, according to their best judgment, and such report shall be filed and preserved with the records of the corporation.	
BANK STOCK:	<p>Stock of any bank incorporated under the authority of this Commonwealth; stock of any national bank located in any of the New England States.</p> <p>Stock of any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or of those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen.</p> <p><i>Holdings, by way of investment or as security for loans, in the stock of any one bank, trust company, or safe deposit and trust company not to exceed three per cent. of deposits nor more than \$100,000, nor an amount exceeding one-quarter of the capital stock thereof.</i></p>	Thirty-five per cent. of deposits, both as loans and investments.

INVESTMENTS — CONCLUDED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
REAL ESTATE FOR BANKING PUR- POSES:	For the purpose of a site and the erection or preparation of a suitable building for the convenient transaction of its business.	Five percent. of deposits, but not exceeding \$200,000.
REAL ESTATE BY FORECLOSURE:	May hold real estate acquired by foreclosure or otherwise; same to be sold within five years after the title is vested in the corporation. Commissioners may in certain cases, upon petition of the board of investment, grant an additional time within which such real estate shall be sold. See chapter 77, Acts of 1886.	

LOANS.

LOANS ON REAL ESTATE:	First mortgages on real estate situated in this Commonwealth, to an amount not exceeding sixty per cent of the valuation thereof, no loan to be made except upon report of not less than two members of the board of investment, who shall certify to the value of the premises to be mortgaged, such report to be filed and preserved with the records of the corporation.	Seventy per cent. of whole amount of deposits.
LOANS ON PERSON- AL SECURITY:	Bonds or other personal securities, payable and to be paid at a time not exceeding one year, with at least two sureties, if principal and sureties are all citizens of and resident in this Commonwealth, provided that the total liabilities to any such corporation of any person, partnership, company or corporation for money borrowed upon personal security, including in the liabilities of a partnership or company the liabilities of the several members thereof, shall at no time exceed five per cent. of such deposits and income.	Thirty-three and one-third per cent. of deposits and income.
LOANS ON RAIL- ROAD STOCK:	Notes of citizens of this Commonwealth, with pledge as collateral, of the	Unlimited.

APPENDIX.

xxxix

LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON RAIL- ROAD STOCK: (<i>Concluded.</i>)	<p>stock of any railroad company incorporated under the authority of any of the New England States, whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends of not less than five per cent. per annum on all issues of its capital stock for five years next preceding the date of such note or notes or any renewal thereof, at no more than seventy-five per cent. of the market value thereof, such note or notes to be made payable on demand and to be paid or renewed within one year of the date thereof.</p> <p><i>Street railway companies shall not be considered railroad companies within the meaning of this section.</i></p>	
LOANS ON PUBLIC FUNDS:	<p>Notes of any citizen of this Commonwealth, with pledge of the bonds of the United States; any of the New England States; State of New York; bonds or notes of any city, county or town of this Commonwealth; bonds or notes of any city of the States of Maine, New Hampshire, Vermont, Rhode Island or Connecticut whose net indebtedness* does not exceed five per cent. of the last preceding valuation of property therein for the assessment of taxes; bonds or notes of any county or town thereof whose net indebtedness* does not exceed three per cent. of such valuation.</p> <p><i>Loans not to exceed the par value of the securities pledged.</i></p> <p>Notes of any citizen of this Commonwealth, with a pledge as collateral of the bonds of the States of Pennsylvania, Ohio, Michigan, Indiana, Illinois, Wisconsin, Iowa, Minnesota, Missouri, and of the District of Columbia; of any city of the aforesaid States and the State of New York, issued for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but</p>	<p>Unlimited.</p> <p>Unlimited.</p>

* See page xlv for meaning of net indebtedness.

LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON PUBLIC FUNDS: (Concluded.)	<p>on which the interest has been fully paid, which has at the date of such investment more than 30,000 inhabitants, as established by the last national or State census, or city census taken in the same manner as a national or State census, whose net indebtedness * does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes.</p> <p><i>Loans not to exceed eighty per cent. of the market value of the securities pledged.</i></p>	
LOANS ON RAIL- ROAD BONDS:	<p>Notes of any citizen of this Commonwealth, with a pledge as collateral of any of the following securities, viz.: First mortgage bonds of any railroad company incorporated by any of the New England States, whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends for two years next preceding such investment.</p>	Unlimited.
	<p>First mortgage bonds, guaranteed by such railroad company, of any railroad company so incorporated, whose road is thus located.</p>	Unlimited.
	<p>Bonds or notes of any railroad company incorporated under the laws of this Commonwealth, whose road is located wholly or in part in the same, which is unencumbered by mortgage, and which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment.</p>	Unlimited.
	<p>First mortgage bonds of any railroad company incorporated under the authority of any of the New England States and whose road is located wholly or in part in the same, and has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital stock, not</p>	Unlimited.

* See page xlv for meaning of net indebtedness.

APPENDIX.

xli

LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON RAIL- ROAD BONDS: (Continued.)	withstanding the road of such com- pany may be leased to some other railroad company.	Unlimited.
	Bonds or notes of the Old Colony Railroad Company.	
	Bonds or notes of the Fitchburg Rail- road Company.	
	Bonds or notes of the Boston & Lowell Railroad Corporation.	
	First mortgage bonds of the Concord & Montreal Railroad, notwithstanding such company be formed by the union of two or more companies, only one of which has paid regular dividends for the two years next preceding such in- vestment on all its issues of capital stock, and notwithstanding the mort- gage indebtedness existing on that part of its road formerly belonging to the Boston, Concord & Montreal Rail- road: <i>provided, however</i> , that said bonds shall be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such exist- ing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incor- porated under the laws of this Com- monwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.	
	In the bonds of the Maine Central Railroad Company, known as Consoli- dated Mortgage Bonds, notwithstanding the existence of a mortgage indebted- ness not matured upon the whole or a part of the road of said railroad com- pany: <i>provided, however</i> , that said bonds	Unlimited.

APPENDIX.

LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON RAIL- ROAD BONDS: (Concluded).	<p>be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.</p> <p>Bonds or notes of the Boston & Maine Railroad, issued according to law, notwithstanding any mortgages on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls & Conway Railroad</p> <p><i>Loans not to exceed the par value of the securities pledged.</i></p>	Unlimited.
LOANS ON BANK STOCK:	<p>Notes of any citizen of this Commonwealth, with a pledge as collateral of the stock of any bank incorporated by this Commonwealth; or the stock of any national bank located in any of the New England States; or the stock of any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or of those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed</p>	Thirty-five per cent. of deposits, both as loans and investments.

APPENDIX.

xliii

LOANS — CONCLUDED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON BANK STOCK: (Concluded.)	<p>in sections thirteen and fourteen of said chapter four hundred thirteen.</p> <p><i>Loans to be made at no more than eighty per cent. of the market value of the stock pledged, and not exceeding the par value thereof.</i></p> <p><i>Holdings, by way of investment or as security for loans, in the stock of any one bank, trust company, or safe deposit and trust company not to exceed three per cent. of deposits, nor more than \$100,000, nor an amount exceeding one-quarter of the capital stock thereof.</i></p>	
LOANS TO DEPOSITORS:	<p>Personal notes of depositors in the corporation, but not exceeding one-half of the amount of his deposit to a depositor, with pledge of deposit and book of such depositor as collateral security.</p>	Unlimited.
DEPOSITS IN BANKS:	<p>May deposit sums of money, on call, in any bank incorporated under the laws of this Commonwealth, or in any national bank located in any of the New England States, or in any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or in those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen, to an amount not exceeding five per cent. of total deposits in any one such bank or company, but such deposit shall not exceed in amount twenty-five per cent. of the capital stock and surplus of such depository.</p>	Unlimited.

M E M O R A N D A .

CHAP. 127, ACTS OF 1883.

Net indebted-
ness.

The term "net indebtedness" used of city, town or district in any statute limiting or regulating the investment of the deposits in savings banks and trust companies or other like funds shall be construed to denote the indebtedness of such city, town or district omitting the debt created for supplying the inhabitants with water, and deducting the amount of sinking funds available for the payment of such indebtedness.

CHAP. 317, SECT. 22, ACTS OF 1894.

Officer cannot
borrow.

No president, treasurer, member of a committee or board of investment, or officer of such corporation charged with the duty of investing its funds, shall borrow or use any portion thereof, be surety for loans to others, or in any manner, directly or indirectly, be an obligor for money borrowed of the corporation; and if such member or officer becomes the owner of real estate upon which a mortgage is held by the corporation, his office shall become vacant at the expiration of sixty days thereafter, unless he has ceased to be the owner thereof, or has caused said mortgage to be discharged. Only one of the persons holding the offices of president, clerk and treasurer shall at the same time be a member of the investing committee.

CHAP. 317, SECT. 23, ACTS OF 1894.

Not to receive
fee, brokerage
or commission
on account of
loans made.

No such corporation, nor any person acting in its behalf, shall negotiate, take or receive a fee, brokerage, commission, gift or other consideration for or on account of a loan made by or on behalf of such corporation, other than appears on the face of the note or contract by which such loan purports to be made; but nothing herein contained shall apply to any reasonable charge for services in the examination of titles and preparation of conveyances to such corporation as security for its loans. Whoever violates a provision of this section shall be punished by a fine of not less than one hundred nor more than one thousand dollars. All sums paid for services, fees or otherwise to a member of the board of trustees shall be reported in detail at each regular meeting of trustees.

CHAP. 317, SECT. 24, ACTS OF 1894.

Applications
for loans.

All applications for loans shall be made in writing, through the treasurer, who shall keep a record thereof, showing the date, name of applicant, amount asked for, and the security offered; and he shall cause the same to be presented to the board of investment.

STATUTES

RELATING TO

SAFE DEPOSIT, LOAN AND TRUST
COMPANIES.

AN ACT

IN RELATION TO

SAFE DEPOSIT, LOAN AND TRUST COMPANIES.

(Chapter 413, Acts of 1888, as amended by Chapter
274, Acts of 1894.)

SECTION 1. All safe deposit, loan and trust companies hereafter incorporated under the authority of this Commonwealth may exercise the powers and shall be governed by the rules and subject to the duties, liabilities and provisions contained in this chapter. And they shall also be subject to all the duties, restrictions and liabilities set forth in chapter one hundred and five of the Public Statutes, so far as the same do not conflict with the provisions of this chapter, and to all general laws which now are or hereafter may be in force relating to such corporations: *provided*, that no safe deposit, loan or trust company, incorporated hereafter shall advance money or credits on farm property situated outside of this Commonwealth, or on the bonds or securities of any mortgage investment company.

SECT. 2. The capital stock of such corporation shall not be less than one hundred thousand dollars nor more than one million dollars, divided into shares of the par value of one hundred dollars each; and no business shall be transacted by the corporation until the whole amount of its capital is subscribed for and actually paid in, and no shares shall be issued until the par value of such shares shall have actually been paid in in cash.

SECT. 3. The officers of every such corporation shall consist of a president, clerk, or secretary, a board of not less than seven directors, a treasurer or actuary, or both, and such other officers as may be prescribed by its by-laws.

SECT. 4. The officers of every such corporation, except the treasurer and actuary, shall be chosen at its annual meeting. The treasurer and actuary shall be appointed by the directors, and shall hold their respective offices during the pleasure of the board of directors and shall give bond for the faithful discharge of their duties to the satisfaction of said board.

SECT. 5. The corporation may adopt by-laws for the proper management of its affairs consistent with law, may establish rules and regulations controlling the assignment and transfer of its shares, may determine what number of shares shall be represented at any meeting to constitute a quorum. If the quorum is not so determined, a majority in interest of the stockholders shall constitute a quorum.

SECT. 6. Every such corporation is hereby authorized to receive on deposit, storage or otherwise, moneys, government securities, stocks, bonds, coin, jewelry, plate, valuable papers and documents, evidences of debt and other property of every kind, upon such terms or conditions as may be obtained or agreed upon, and at the request of the depositor to collect and disburse the interest or income upon such of said property received on deposit as produces interest or income, and to collect and disburse the principal of such of said property as produces interest or income when it becomes due, upon terms to be prescribed by the corporation, and also to advance money or credits on real property within the Commonwealth, and on personal security on terms that may be agreed upon; and all the rights and privileges necessary for the execution of such powers are hereby granted. Deposits under this section shall be general deposits, and may be made by corporations and persons acting individually or in any trust capacity.

SECT. 7. Any court of law or equity, and any court of probate and insolvency of this Commonwealth, may by decree or otherwise direct any moneys or properties under its control, or that may be paid into court by parties to any legal proceedings, or which may be brought

into court by reason of any order or judgment, to be deposited with such corporation, upon such terms and subject to such instructions as the court may prescribe: *provided, however*, that such corporation shall not be required to assume or execute any trust without its assent. Such corporation shall also have power to receive and hold moneys or property in trust or on deposit from executors, administrators, assignees, guardians and trustees, upon such terms or conditions as may be obtained or agreed upon: *provided, also*, that all such moneys or property received under the provisions of this section shall be loaned on or invested only in the authorized loans of the United States, or of any of the New England states, or cities or counties or towns thereof, or of the states of Illinois, Iowa, Michigan, Minnesota, Wisconsin, or the cities or counties thereof, or stocks of state or national banks organized within this Commonwealth, or in the first mortgage bonds of any railroad company incorporated by any of the New England states and whose road is located wholly or in part in the same and which has earned and paid regular dividends on all its issues of capital stock for two years next preceding such loan or investment, or in the bonds of any such railroad company unencumbered by mortgages, or in first mortgages on real estate in this Commonwealth, or in any securities in which savings banks are allowed to invest, or upon notes, with two sureties, of manufacturing corporations established under the laws of this state, or of individuals with a sufficient pledge as collateral of any of the aforesaid securities; but all real estate acquired by foreclosure of mortgage or by levy of execution shall be sold at public auction within two years after such foreclosure or levy; *provided, also*, that all such money or property received, invested or loaned under this section shall be a special deposit in such corporation, and the accounts thereof shall be kept separate, and such funds, and the investment or loans of them, shall be specially appropriated to the security and payment of such deposits, and not to be subject to the

other liabilities of the corporation; and for the purpose of securing the observance of this proviso, such corporation shall have a trust department into which all business authorized by this section shall be kept separate and distinct from its general business.

SECT. 8. Every such corporation may be appointed trustee under any will or instrument creating a trust for the care and management of property, under the same circumstances and in the same manner, and subject to the same control by the court having jurisdiction of the same, as in the case of a legally qualified person. The capital stock of such corporations, with the liabilities of the stockholders existing thereunder, together with the trust guarantee fund as hereinafter provided, shall be held as security for the faithful discharge of the duties undertaken by virtue of sections seven and eight, or of any existing similar provision of law as applicable to any such corporation heretofore chartered, and no surety shall be required upon the bonds filed by such corporation. In all proceedings in the probate court or elsewhere, connected with any authority exercised under this section, or under similar provisions relating to any such corporation heretofore chartered, all accounts, returns and other papers may be signed and sworn to, in behalf of the corporation, by any officer thereof duly authorized by it, and the answers and examinations under oath of said officer shall be received as the answers and examinations of the corporation, and the court may order and compel any and all officers of such corporation to answer and attend said examination in the same manner as if they were parties to the proceedings of inquiry instead of the corporation: *provided*, however, that such corporation shall not be required to receive or hold any property or moneys, or to execute any trust, without its assent; *provided*, also, that it shall be competent for the party making a deposit with the company, to direct whether such money and property shall be held and invested separately or invested in the general trust fund of the company, and *provided*, also, that the

corporation shall always be bound to follow and be governed by all directions contained in any will or instrument under which it may act.

SECT. 9. No money, property or securities received or held by such corporation under the provisions of sections seven and eight of this act shall be mingled with the investments of the capital stock or other moneys or property belonging to such corporation, or be liable for the debts or obligations thereof.

SECT. 10. The directors may from time to time set apart as a trust guarantee fund, such portion of the profits as they may judge expedient. The trust guarantee fund shall be invested in such securities only as the trust deposits may by law be invested in. The accounts of its investment and management, and the securities in which it is invested, shall be kept in the trust department.

SECT. 11. The trust guarantee fund shall be absolutely pledged for the faithful performance by the corporation of all its duties and undertakings under the seventh and eighth sections of this act, and shall be applied to make good any default in such performance, and such pledge and liability shall not in any respect relieve the capital stock and general funds of the corporation, but creditors under the seventh and eighth sections shall have an equal claim with other creditors upon the capital and other property of the corporation, in addition to the security hereby given.

SECT. 12. No portion of such trust guarantee fund shall be transferred to the general capital while the corporation has undertakings of the kind mentioned in the seventh and eighth sections, for whose performance bonds are required from individuals, outstanding uncompleted; but its income, if not needed at any dividend time to make good such deposits or undertakings may be added to and disposed of with the general income of the corporation.

SECT. 13. Such corporations shall at all times have on hand, as a reserve, in lawful money of the United States,

an amount equal to at least fifteen per centum of the aggregate amount of all its deposits which are subject to withdrawal upon demand or within ten days; and whenever said reserve of such corporation shall be below said per centum of such deposits, it shall not increase its liabilities by making any new loans until the required proportion between the aggregate amount of such deposits and its reserve fund shall be restored: *provided*, that in lieu of lawful money two-thirds of said fifteen per centum may consist of balances payable on demand, due from any national bank doing business in this Commonwealth or in the city of New York, and one-third of said fifteen per centum may consist of lawful money and bonds of the United States or of this Commonwealth, the absolute property of such corporation.

SECT. 14. The shareholders of such corporation shall be held individually liable, equally and ratably, and not one for another, for all contracts, debts and engagements of the corporation, to the extent of the amount of their stock therein at the par value thereof, in addition to the amount invested in such shares. The provisions contained in chapter one hundred and six of the Public Statutes, sections sixty-two to seventy-one, inclusive, shall apply to and regulate the enforcement of this liability.

SECT. 15. Such corporations are also authorized to act as agents for the purpose of issuing, registering or countersigning the certificates of stock, bonds or other evidence of indebtedness of any corporation, association, municipal corporation, state or national government, on such terms as may be agreed upon, and may also act as trustee or financial or other agent for any person or firm, corporation, association, municipal corporation or government, and in their behalf may negotiate loans and may sell and negotiate the sale of securities, and may also act as trustee for the bondholders of corporations, and to this end are empowered to receive transfers of real and personal property upon such terms as may be agreed upon.

SECT. 16. No such corporation shall make any loan or discount on the security of the shares of its own capital stock, nor be the purchaser or holder of any such shares, unless such security or purchase shall be necessary to prevent loss upon a debt previously contracted in good faith; and stock so purchased or acquired shall, within six months from the time of its purchase, be sold or disposed of at public or private sale.

SECT. 17. The total liabilities to such corporation of any person, firm or corporation, other than cities or towns, for money borrowed, including in the liabilities of a company or firm the liabilities of its several members, shall at no time exceed one-fifth part of such amount of the capital stock of this corporation as is actually paid up. But the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, shall not be considered as money borrowed.

SECT. 18. Such corporation may hold real estate suitable for the transaction of its business to an amount not exceeding twenty-five per cent. of its capital, and in no case to exceed two hundred and fifty thousand dollars. No such investment shall be made in real estate which is subject to mortgage, nor shall the whole amount so invested, including the cost of any alterations in any building, or any additions thereto in the nature of permanent fixtures, exceed the sum above limited.

SECT. 19. No person shall be a director in any such corporation unless he is a stockholder holding not less than ten shares of unpledged stock therein. A majority of the directors shall be citizens of and resident in this Commonwealth and not more than one-third of the directors shall be directors in any other corporation included within the provisions of this act.

SECT. 20. Deposits with such corporation, which can be withdrawn on demand or upon not exceeding ten days' notice, shall for the purposes of taxation be deemed

money in possession of the persons to whom the same is payable.

SECT. 21. Such corporation shall also, annually, between the first and tenth days of May, return to the tax commissioner a true statement, attested by the oath of some officer of the corporation, of all personal property held upon any trust on the first day of May which would be taxable if held by an individual trustee residing in this Commonwealth, and the name of every city or town in this Commonwealth where any beneficiary resided on said day, and the aggregate amount of such property then held for all beneficiaries resident in each of such cities or towns, and also the aggregate amount held for beneficiaries not resident in this Commonwealth, under the pains and penalties provided in section fifty-four of chapter thirteen of the Public Statutes and acts in amendment thereof, for corporations failing to make returns provided by said act. Such corporation shall annually pay to the treasurer of the Commonwealth a sum to be ascertained by assessment by the tax commissioner upon an amount equal to the total value of such property, at the rate ascertained and determined by him, under section forty of chapter thirteen of the Public Statutes and acts in amendment thereof.

SECT. 22. Such corporation shall also, annually, between the first and tenth days of May, return to the tax commissioner a true statement, verified by the oath of some officer of the corporation, of the amount of all sums deposited with it on interest or for investment, other than those specified in the twentieth and twenty-first sections of this act, together with the name of every city and town in this Commonwealth where any beneficial owner resided on said first day of May, and the aggregate amount of such deposits then held for the benefit of persons residing in each of such cities and towns, under like penalty. Such corporation shall annually pay to the treasurer of the Commonwealth a sum to be ascertained by assessment by the tax commissioner upon an amount

equal to the total value of such deposits at three-fourths of the rate ascertained and determined by him under section forty of chapter thirteen of the Public Statutes and acts in amendment thereof.

SECT. 23. No taxes shall be assessed in any city or town for state, county or town purposes, upon or in respect to any such property held in trust or any such amounts deposited on interest or for investment, but such proportion of the sum so paid by such corporation as corresponds to the amount of such property held for beneficiaries or payable to persons resident in this Commonwealth shall be credited and paid to the several cities and towns where it appears from the returns or other evidence that such beneficiaries resided on the first day of May next preceding, according to the aggregate amount so held for beneficiaries and persons residing in such cities and towns respectively; and in regard to such sums so to be assessed and paid as aforesaid such corporation shall be subject to sections fifty-two, fifty-three, fifty-seven, fifty-eight and fifty-nine of chapter thirteen of the Public Statutes and acts in amendment or lieu thereof, so far as the same are applicable thereto.

SECT. 24. Every such corporation shall be subject to the provisions of chapter thirteen of the Public Statutes as to the taxation of its capital stock, and to any acts in amendment thereof and in addition thereto.

SECT. 25. The books of such corporation shall at all reasonable times be open for inspection to the stockholders and to beneficiaries under any trust held by such corporation as hereinbefore provided.

SECT. 26. Such corporation shall, annually, within ten days after the last business day of October, and at such other times as the commissioners of savings banks may require, but not exceeding four times within any calendar year, make a return to the commissioners of savings banks in this Commonwealth, showing accurately the condition thereof at close of business on said day, which shall be signed and sworn to by its president and secre-

tary, treasurer or actuary and a majority of its board of directors; and said returns shall specify the following, namely: Capital stock; amount of all moneys and property in detail in the possession or charge of said company as deposits; amount of deposits payable on demand or within ten days; amount of trust guarantee fund; trust funds or for purposes of investment; number of depositors; investments in authorized loans of the United States or any of the New England states or cities or counties or towns, stating amount in each; investments in bank stock, stating amount in each; investments in railroad stock, stating amount in each; investments in railroad bonds, stating amount in each; loans on notes of corporations; loans on notes of individuals; loans on mortgages of real estate; cash on hand and such other information as the commissioners of savings banks may prescribe; all as existing at the date of making such returns, with the rate, amount and date of dividends since last return. The commissioners of savings banks shall have access to the vaults, books and papers of the company, and it shall be their duty to inspect, examine and inquire into its affairs and to take proceedings in regard to them in the same manner and to the same extent as if this corporation was a savings bank, subject to all the general laws which are now or hereafter may be in force relating to such institutions in this regard. Such returns required to be made to the commissioners of savings banks shall be in the form of a trial balance of its books, and shall specify the different kinds of its liabilities and the different kinds of its assets, stating the amount of each kind, in accordance with a blank form to be furnished by said commissioners; and these returns shall be published in a newspaper of the city or town where such corporation is located, by and at the expense of such corporation, at such times and in such manner as may be directed by said commissioners, and in the annual report of said commissioners.

SECT. 27. The name shall be one not previously in use by any existing corporation established under the laws of this Commonwealth, nor so nearly identical therewith as to be calculated to mislead, and shall be changed only by act of the general court. The words "trust company" shall form a part of the name.

An Act relating to investments of safe deposit, loan and trust companies.

[Chapter 342, Acts of 1889.]

SECTION 1. No incorporated safe deposit, loan or trust company, shall advance money or credits upon notes secured by deed of trust or by mortgage upon farms or agricultural or unimproved lands situated outside of this Commonwealth, except said lands be in the New England states or the state of New York, nor invest in or make loans upon the bonds or other securities of any company negotiating or dealing in such notes so secured or in such mortgages. Any such safe deposit, loan or trust company which now has any of its funds so invested shall dispose of said investments on or before the thirty-first day of December in the year eighteen hundred and eighty-nine.

SECT. 2. This act shall take effect on the first day of July in the year eighteen hundred and eighty-nine.

An Act to amend an act in relation to safe deposit, loan and trust companies.

[Chapter 315, Acts of 1890.]

SECTION 1. Every safe deposit, loan and trust company subject to the provisions of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight is hereby authorized, subject to the limitations of section one of said act and of chapter three hundred and forty-two of the acts of the year eighteen hundred

and eighty-nine, to advance money or credits, whether capital or general deposits, on real property situated within this Commonwealth and on personal security, on terms that may be agreed upon, and also to invest its money or credits, whether capital or general deposits, in the stocks, bonds or other evidences of indebtedness of corporations; and all the rights and privileges necessary for the execution of such powers are hereby granted: *provided*, that no safe deposit, loan or trust company whenever incorporated shall as agent, buy, sell or negotiate any securities or evidences of debt on which said company may not lawfully advance money or credits, nor as such agent buy, sell or negotiate evidences of debt secured exclusively by real estate under mortgage or deed of trust.

SECT. 2. Any incorporated trust company, or safe deposit and trust company, now transacting business in this Commonwealth and chartered by the legislature of this Commonwealth prior to the passage of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, may by vote of the majority of the stock represented at a special meeting of the stockholders legally called for the purpose accept and adopt as a part of their charters all the provisions of any one section or all the sections of said chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight; and thereafter shall have all the powers and privileges and be subject to all the duties, liabilities and restrictions set forth in such section or sections as may be thus accepted and adopted: *provided*, that a certificate signed and sworn to by the clerk of such trust company, or safe deposit and trust company, setting forth the fact of such acceptance and adoption shall be filed with the secretary of the Commonwealth and with the board of commissioners of savings banks within ten days from the date of such special meeting.

SECT. 3. This act shall take effect upon its passage.

An Act in relation to enforcing the liability of shareholders in trust companies.

[Chapter 327, Acts of 1892.]

SECTION 1. Any trust company whose shareholders are liable in the manner set forth in section fourteen of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, whose capital stock shall in the opinion of the board of commissioners of savings banks have become impaired by losses or otherwise, shall, within three months after receiving notice from said board, pay the deficiency in the capital stock by assessment upon the shareholders, pro rata, for the amount of the capital stock held by each. If any such company shall fail to pay up such deficiency in its capital stock for three months after receiving notice from said board of commissioners of savings banks, said board may apply to a justice of the supreme judicial court for an injunction against it, as provided in section six of chapter one hundred and sixteen of the Public Statutes: *provided*, that if any shareholder or shareholders of such company shall neglect or refuse, after three months' notice, to pay the assessment as provided in this section, it shall be the duty of the board of directors to cause a sufficient amount of the capital stock of such shareholder or shareholders to be sold at public auction, after thirty days' notice shall be given by posting such notice of sale in the office of the company and by publishing such notice in a newspaper of the city or town in which the company is located or in a newspaper published nearest thereto, to make good the deficiency; and the balance, if any, shall be returned to such delinquent shareholder or shareholders.

SECT. 2. Nothing in this act shall be construed to take away the right of creditors to enforce the liability of shareholders in such corporations, as provided by section fourteen of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, or to increase the general liability of such shareholders.

SECT. 3. This act shall take effect upon its passage.

An Act to limit the time within which safe deposit, loan and trust companies shall organize and commence business.

[Chapter 114, Acts of 1893.]

SECTION 1. Every safe deposit, loan or trust company hereafter incorporated under the laws of this Commonwealth shall organize and commence business within two years from the date of its incorporation, or its charter shall become void.

SECT. 2. Every such company heretofore incorporated shall commence business within two years from the passage of this act, or its charter shall become void.

SECT. 3. This act shall take effect upon its passage.

An Act relative to deposits by cities and towns in banks and trust companies.

[Chapter 266, Acts of 1893.]

No city or town shall have or place on deposit at any time, in any bank or trust company, an amount exceeding sixty per cent. of the capital and surplus of such bank or trust company, unless such bank or trust company shall give to the city or town satisfactory security for such deposit in excess of said sixty per cent.

INDICES.

GENERAL INDEX.

	PAGE
General remarks on Savings Banks,	V
General remarks on Trust Companies,	xxi
Annual Reports of Savings Banks,	2-663
Aggregate Statement of Savings Banks,	664
Comparative Aggregates of Savings Banks,	666
Table exhibiting Number, Condition, etc., of Savings Banks in each year from 1834 to 1895, inclusive,	668
Annual Reports of Trust Companies,	672-703
Aggregate Statement of Trust Companies,	704

	APPENDIX PAGE
Statutes relating to Savings Banks,	V
Authorized loans and investments for Savings Banks,	xxxiii
Statutes relating to Safe Deposit, Loan and Trust Companies,	xlvi

INDEX TO THE ANNUAL REPORTS.

[Alphabetically by Location.]

SAVINGS BANKS.

LOCATION.	CORPORATE NAME.	PAGE
Abington, . . .	Abington Savings Bank,	2
Adams, . . .	South Adams Savings Bank,	506
Amesbury, . . .	Provident Institution for Savings in the Towns of Salisbury and Amesbury,	467
Amherst, . . .	Amherst Savings Bank,	6
Andover, . . .	Andover Savings Bank,	10
Arlington, . . .	Arlington Five Cents Savings Bank,	14
Athol, . . .	Athol Savings Bank,	18
Ayer, . . .	North Middlesex Savings Bank,	432
Baldwinville, . . .	Templeton Savings Bank,	552
Barre, . . .	Barre Savings Bank,	24
Belmont, . . .	Belmont Savings Bank,	32
Beverly, . . .	Beverly Savings Bank,	42
Boston, . . .	Boston Five Cents Savings Bank,	46
	Boston Penny Savings Bank,	51
	Brighton Five Cents Savings Bank,	61
	Charlestown Five Cents Savings Bank,	104
	East Boston Savings Bank,	154
	Elliot Five Cents Savings Bank,	172
	Franklin Savings Bank,	207
	Home Savings Bank,	262
	Institution for Savings in Roxbury and its Vicinity,	284
	North End Savings Bank,	428
	Provident Institution for Savings in the Town of Boston,	462
	South Boston Savings Bank,	514
	Suffolk Savings Bank for Seamen and Others,	544
	Union Institution for Savings in the City of Boston,	558
Bridgewater, . . .	Warren Institution for Savings,	591
	Willey Savings Bank,	629
Bridgewater, . . .	Bridgewater Savings Bank,	57
Brockton, . . .	Brockton Savings Bank,	74
	People's Savings Bank,	444
Brookfield, . . .	Brookfield Savings Bank,	77
Brookline, . . .	Brookline Savings Bank,	79
	Cambridge Savings Bank,	82
Cambridge, . . .	Cambridgeport Savings Bank,	86
	East Cambridge Savings Bank,	162
	North Avenue Savings Bank,	419
Canton, . . .	Canton Institution for Savings,	90
Chelsea, . . .	Chelsea Savings Bank,	108
	County Savings Bank,	140
Chicopee, . . .	Chicopee Savings Bank,	112
Chicopee Falls, . . .	Chicopee Falls Savings Bank,	115
Clinton, . . .	Clinton Savings Bank,	131
Cohasset, . . .	Cohasset Savings Bank,	134
Concord, . . .	Middlesex Institution for Savings,	368
Conway, . . .	Conway Savings Bank,	137

LOCATION.	CORPORATE NAME.	PAGE
Danvers, . . .	Danvers Savings Bank, . . .	147
Dedham, . . .	Dedham Institution for Savings, . . .	150
East Bridgewater, . . .	East Bridgewater Savings Bank, . . .	158
Easthampton, . . .	Easthampton Savings Bank, . . .	166
Easton, . . .	North Easton Savings Bank, . . .	425
East Weymouth, . . .	East Weymouth Savings Bank, . . .	169
Everett, . . .	Everett Savings Bank, . . .	180
Fairhaven, . . .	Fairhaven Institution for Savings, . . .	182
Fall River, . . .	{ Citizens' Savings Bank, . . .	117
	{ Fall River Savings Bank, . . .	185
	{ Fall River Five Cents Savings Bank, . . .	189
	{ Union Savings Bank, . . .	555
Fitchburg, . . .	{ Fitchburg Savings Bank, . . .	195
	{ Worcester North Savings Institution, . . .	657
Florence, . . .	Florence Savings Bank, . . .	198
Foxborough, . . .	Foxborough Savings Bank, . . .	201
Franklin, . . .	Benjamin Franklin Savings Bank, . . .	35
Gardner, . . .	Gardner Savings Bank, . . .	215
Georgetown, . . .	Georgetown Savings Bank, . . .	219
Gloucester, . . .	Cape Ann Savings Bank, . . .	93
Grafton, . . .	Grafton Savings Bank, . . .	222
Great Barrington, . . .	Great Barrington Savings Bank, . . .	228
Greenfield, . . .	{ Franklin Savings Institution, . . .	211
	{ Greenfield Savings Bank, . . .	231
Harwich, . . .	Cape Cod Five Cents Savings Bank, . . .	96
Haverhill, . . .	{ City Five Cents Savings Bank, . . .	123
	{ Haverhill Savings Bank, . . .	243
	{ Pentucket Savings Bank, . . .	441
Haydenville, . . .	Haydenville Savings Bank, . . .	248
Hingham, . . .	Hingham Institution for Savings, . . .	251
Holliston, . . .	Holliston Savings Bank, . . .	254
Holyoke, . . .	{ Holyoke Savings Bank, . . .	257
	{ Mechanics' Savings Bank, . . .	340
	{ People's Savings Bank, . . .	447
Hopkinton, . . .	Hopkinton Savings Bank, . . .	269
Hudson, . . .	Hudson Savings Bank, . . .	272
Hyde Park, . . .	Hyde Park Savings Bank, . . .	276
Ipswich, . . .	Ipswich Savings Bank, . . .	288
Lawrence, . . .	{ Broadway Savings Bank, . . .	70
	{ Essex Savings Bank, . . .	176
	{ Lawrence Savings Bank, . . .	291
Lee, . . .	Lee Savings Bank, . . .	295
Leicester, . . .	Leicester Savings Bank, . . .	299
Lenox, . . .	Lenox Savings Bank, . . .	303
Leominster, . . .	Leominster Savings Bank, . . .	306
Lexington, . . .	{ Lexington Savings Bank, . . .	309
	{ Central Savings Bank, . . .	100
	{ City Institution for Savings, . . .	126
	{ Lowell Five Cents Savings Bank, . . .	312
	{ Lowell Institution for Savings, . . .	315
Lowell, . . .	{ Mechanics' Savings Bank, . . .	343
	{ Merrimack River Savings Bank, . . .	362
	{ Washington Savings Institution, . . .	595
	{ Ludlow Savings Bank, . . .	318
Ludlow, . . .	Ludlow Savings Bank, . . .	318
Lynn, . . .	{ Lynn Five Cents Savings Bank, . . .	320
	{ Lynn Institution for Savings, . . .	325
Malden, . . .	Malden Savings Bank, . . .	329
Marblehead, . . .	Marblehead Savings Bank, . . .	332
Marlborough, . . .	Marlborough Savings Bank, . . .	335
Medford, . . .	Medford Savings Bank, . . .	349
Medway, . . .	Medway Savings Bank, . . .	352
Melrose, . . .	Melrose Savings Bank, . . .	356
Merrimac, . . .	Merrimac Savings Bank, . . .	359
Middleborough, . . .	Middleborough Savings Bank, . . .	365

LOCATION.	CORPORATE NAME.	PAGE
Milford, . . .	Milford Savings Bank,	371
Millbury, . . .	Millbury Savings Bank,	375
Millis,	Millis Savings Bank,	379
Monson,	Monson Savings Bank,	384
Nantucket, . . .	Nantucket Institution for Savings,	387
Natick,	Natick Five Cents Savings Bank,	391
New Bedford, . .	{ New Bedford Five Cents Savings Bank,	395
	{ New Bedford Institution for Savings,	399
Newburyport, . .	{ Institution for Savings in Newburyport and its Vicinity,	279
	{ Newburyport Five Cents Savings Bank,	405
Newton,	Newton Savings Bank,	409
North Adams, . .	{ Hoosac Savings Bank,	266
	{ North Adams Savings Bank,	416
Northampton, . .	{ Hampshire Savings Bank,	239
	{ Northampton Institution for Savings,	412
North Attleborough,	Attleborough Savings Bank,	21
North Brookfield,	North Brookfield Savings Bank,	422
Norwell,	South Scituate Savings Bank,	518
Orange,	Orange Savings Bank,	435
Palmer,	Palmer Savings Bank,	438
Peabody,	Warren Five Cents Savings Bank,	586
Pittsfield, . . .	{ Berkshire County Savings Bank,	38
	{ City Savings Bank,	120
Plymouth, . . .	{ Plymouth Savings Bank,	454
	{ Plymouth Five Cents Savings Bank,	458
Provincetown, . .	Seaman's Savings Bank,	494
Quincy,	Quincy Savings Bank,	471
Randolph, . . .	Randolph Savings Bank,	475
Reading,	Mechanics' Savings Bank,	347
Rockland,	Rockland Savings Bank,	479
Rockport,	Granite Savings Bank,	225
Salem,	{ Salem Savings Bank,	483
	{ Salem Five Cents Savings Bank,	488
Shelburne Falls,	Shelburne Falls Savings Bank,	500
Somerville, . . .	Somerville Savings Bank,	503
South Braintree,	Braintree Savings Bank,	54
Southbridge, . . .	Southbridge Savings Bank,	510
South Framingham,	{ Farmers' and Mechanics' Savings Bank,	193
	{ Framingham Savings Bank,	204
South Weymouth,	South Weymouth Savings Bank,	521
South Yarmouth,	Bass River Savings Bank,	27
Spencer,	{ Spencer Savings Bank,	525
	{ Hampden Savings Bank,	235
Springfield, . . .	{ Springfield Five Cents Savings Bank,	529
	{ Springfield Institution for Savings,	533
Stoneham,	Stoneham Five Cents Savings Bank,	541
Taunton,	{ Bristol County Savings Bank,	65
	{ Taunton Savings Bank,	548
Turner's Falls,	Crocker Institution for Savings,	143
Uxbridge,	Uxbridge Savings Bank,	562
Wakefield, . . .	Wakefield Savings Bank,	565
Wales,	Wales Savings Bank,	568
Waltham,	Waltham Savings Bank,	570
Ware,	Ware Savings Bank,	574
Wareham,	Wareham Savings Bank,	579
Warren,	Warren Savings Bank,	583
Watertown, . . .	Watertown Savings Bank,	597
Webster,	Webster Five Cents Savings Bank,	601
Wellfleet,	Wellfleet Savings Bank,	605
Westborough, . .	Westborough Savings Bank,	609
West Boylston,	Security Savings Bank,	498
Westfield,	{ Westfield Savings Bank,	612
	{ Woronoco Savings Bank,	661
West Newton, . .	West Newton Savings Bank,	615

LOCATION.	CORPORATE NAME.	PAGE
West Stockbridge, . .	Miners' Savings Bank,	381
Weymouth,	Weymouth Savings Bank,	618
Whitinsville, . . .	Whitinsville Savings Bank,	622
Whitman,	Whitman Savings Bank,	626
Williamstown, . . .	Williamstown Savings Bank,	631
Winchendon,	Winchendon Savings Bank,	633
Winchester,	Winchester Savings Bank,	636
Woburn,	Woburn Five Cents Savings Bank,	639
	{ Bay State Savings Bank,	30
	{ People's Savings Bank,	449
Worcester,	{ Worcester County Institution for Savings,	643
	{ Worcester Five Cents Savings Bank,	648
	{ Worcester Mechanics' Savings Bank,	653

TRUST COMPANIES.

	{ American Loan and Trust Company,	672
	{ Bay State Trust Company,	673
	{ Beacon Trust Company,	674
	{ Boston Safe Deposit and Trust Company,	677
	{ Columbia Trust Company,	679
	{ International Trust Company,	683
	{ Massachusetts Hospital Life Insurance Company,	687
Boston,	{ Massachusetts Loan and Trust Company,	688
	{ Mattapan Deposit and Trust Company,	689
	{ Mercantile Loan and Trust Company,	690
	{ New England Trust Company,	693
	{ Old Colony Trust Company,	695
	{ Puritan Trust Company,	697
	{ State Street Safe Deposit and Trust Company,	700
	{ Union Loan and Trust Company,	701
	{ United States Trust Company,	702
Brockton,	{ Plymouth County Safe Deposit and Trust Company,	696
Cambridge,	{ Cambridge Safe Deposit and Trust Company,	678
Fall River,	{ B. M. C. Durfee Safe Deposit and Trust Company,	676
Gloucester,	{ Gloucester Safe Deposit and Trust Company,	680
Haverhill,	{ Haverhill Safe Deposit and Trust Company,	682
Holyoke,	{ Manufacturers' Trust Company,	686
Lowell,	{ Lowell Trust Company,	684
	{ Middlesex Safe Deposit and Trust Company,	691
Lynn,	{ Lynn Safe Deposit and Trust Company,	685
	{ Security Safe Deposit and Trust Company,	698
New Bedford,	{ New Bedford Safe Deposit and Trust Company,	692
Newton Centre,	{ Newton Centre Trust Company,	694
Pittsfield,	{ Berkshire Loan and Trust Company,	675
	{ Hampden Loan and Trust Company,	681
Springfield,	{ Springfield Safe Deposit and Trust Company,	699
Worcester,	{ Worcester Safe Deposit and Trust Company,	703

INDEX TO THE ANNUAL REPORTS.

[Alphabetically by Corporate Name.]

SAVINGS BANKS.

CORPORATE NAME.	LOCATION.	PAGE
Abington Savings Bank,	Abington,	2
Amherst " "	Amherst,	6
Andover " "	Andover,	10
Arlington Five Cents Savings Bank,	Arlington,	14
Athol " "	Athol,	18
Attleborough " "	North Attleborough,	21
Barre " "	Barre,	24
Bass River " "	South Yarmouth,	27
Bay State " "	Worcester,	30
Belmont " "	Belmont,	32
Benjamin Franklin " "	Franklin,	35
Berkshire County " "	Pittsfield,	38
Beverly " "	Beverly,	42
Boston Five Cents " "	Boston,	46
Boston Penny " "	Boston,	51
Braintree " "	South Braintree,	54
Bridgewater " "	Bridgewater,	57
Brighton Five Cents " "	Boston,	61
Bristol County " "	Taunton,	65
Broadway " "	Lawrence,	70
Brockton " "	Brockton,	74
Brookfield " "	Brookfield,	77
Brookline " "	Brookline,	79
Cambridge " "	Cambridge,	82
Cambridgeport " "	Cambridge,	86
Canton Institution for Savings,	Canton,	90
Cape Ann Savings Bank,	Gloucester,	93
Cape Cod Five Cents Savings Bank,	Harwich,	96
Central " "	Lowell,	100
Charlestown Five Cents " "	Boston,	104
Chelsea " "	Chelsea,	108
Chicopee " "	Chicopee,	112
Chicopee Falls " "	Chicopee Falls,	115
Citizens' " "	Fall River,	117
City " "	Pittsfield,	120
City Five Cents " "	Haverhill,	123
City Institution for Savings,	Lowell,	126
Clinton Savings Bank,	Clinton,	131
Cohasset " "	Cohasset,	134
Conway " "	Conway,	137
County " "	Chelsea,	140
Crocker Institution for Savings,	Turner's Falls,	143
Danvers Savings Bank,	Danvers,	147
Dedham Institution for Savings,	Dedham,	150
East Boston Savings Bank,	Boston,	154
East Bridgewater Savings Bank,	East Bridgewater,	158
East Cambridge " "	Cambridge,	162
Easthampton " "	Easthampton,	166

CORPORATE NAME.	LOCATION.	PAGE
East Weymouth Savings Bank,	East Weymouth,	169
Elliot Five Cents " "	Boston,	172
Essex " "	Lawrence,	176
Everett " "	Everett,	180
Fairhaven Institution for Savings,	Fairhaven,	182
Fall River Savings Bank,	Fall River,	185
Fall River Five Cents Savings Bank,	Fall River,	189
Farmers' and Mechanics' Savings Bank,	South Framingham,	193
Fitchburg " "	Fitchburg,	195
Florence " "	Florence,	198
Foxborough " "	Foxborough,	201
Framingham " "	South Framingham,	204
Franklin " "	Boston,	207
Franklin Savings Institution,	Greenfield,	211
Gardner Savings Bank,	Gardner,	215
Georgetown Savings Bank,	Georgetown,	219
Grafton " "	Grafton,	222
Granite " "	Rockport,	225
Great Barrington Savings Bank,	Great Barrington,	228
Greenfield " "	Greenfield,	231
Hampden " "	Springfield,	235
Hampshire " "	Northampton,	239
Haverhill " "	Haverhill,	243
Haydenville " "	Haydenville,	248
Hingham Institution for Savings,	Hingham,	251
Holliston Savings Bank,	Holliston,	254
Holyoke " "	Holyoke,	257
Home " "	Boston,	262
Hoosac " "	North Adams,	266
Hopkinton " "	Hopkinton,	269
Hudson " "	Hudson,	272
Hyde Park " "	Hyde Park,	276
Institution for Savings in Newburyport and Vicinity,	Newburyport,	279
Institution for Savings in Roxbury and Vicinity,	Boston,	284
Ipswich Savings Bank,	Ipswich,	288
Lawrence " "	Lawrence,	291
Lee " "	Lee,	295
Leicester " "	Leicester,	299
Lenox " "	Lenox,	303
Leominster " "	Leominster,	306
Lexington " "	Lexington,	309
Lowell Five Cents Savings Bank,	Lowell,	312
Lowell Institution for Savings,	Lowell,	315
Ludlow Savings Bank,	Ludlow,	318
Lynn Five Cents Savings Bank,	Lynn,	320
Lynn Institution for Savings,	Lynn,	325
Malden Savings Bank,	Malden,	329
Marblehead Savings Bank,	Marblehead,	332
Marlborough " "	Marlborough,	335
Mechanics' " "	Holyoke,	340
Mechanics' " "	Lowell,	343
Mechanics' " "	Reading,	347
Medford " "	Medford,	349
Medway " "	Medway,	352
Melrose " "	Melrose,	356
Merrimac Savings Bank,	Merrimac,	359
Merrimack River Savings Bank,	Lowell,	362
Middleborough Savings Bank,	Middleborough,	365
Middlesex Institution for Savings,	Concord,	368
Milford Savings Bank,	Milford,	371
Millbury " "	Millbury,	375
Millis " "	Millis,	379
Miners' " "	West Stockbridge,	381

CORPORATE NAME.	LOCATION.	PAGE
Monson Savings Bank,	Monson,	384
Nantucket Institution for Savings,	Nantucket,	387
Natick Five Cents Savings Bank,	Natick,	391
New Bedford Five Cents Savings Bank,	New Bedford,	395
New Bedford Institution for Savings,	New Bedford,	399
Newburyport Five Cents Savings Bank,	Newburyport,	405
Newton Savings Bank,	Newton,	409
North Adams Savings Bank,	North Adams,	416
Northampton Institution for Savings,	Northampton,	412
North Avenue Savings Bank,	Cambridge,	419
North Brookfield " "	North Brookfield,	422
North Easton " "	North Easton,	425
North End " "	Boston,	428
North Middlesex " "	Ayer,	432
Orange " "	Orange,	435
Palmer " "	Palmer,	438
Pentucket " "	Haverhill,	441
People's " "	Brockton,	444
People's " "	Holyoke,	447
People's " "	Worcester,	449
Plymouth " "	Plymouth,	454
Plymouth Five Cents Savings Bank,	Plymouth,	458
Provident Institution for Savings in the Town of Boston,	Boston,	462
Provident Institution for Savings in the Towns of Salisbury and Amesbury,	Amesbury,	467
Quincy Savings Bank,	Quincy,	471
Randolph " "	Randolph,	475
Rockland " "	Rockland,	479
Salem " "	Salem,	483
Salem Five Cents Savings Bank,	Salem,	488
Seamen's Savings Bank,	Provincetown,	494
Security " "	West Boylston,	498
Shelburne Falls Savings Bank,	Shelburne Falls,	500
Somerville " "	Somerville,	503
South Adams " "	Adams,	506
South Boston " "	Boston,	514
Southbridge " "	Southbridge,	510
South Scituate " "	Norwell,	518
South Weymouth " "	South Weymouth,	521
Spencer " "	Spencer,	525
Springfield Five Cents Savings Bank,	Springfield,	529
Springfield Institution for Savings,	Springfield,	533
Stoneham Five Cents Savings Bank,	Stoneham,	541
Suffolk Savings Bank for Seamen and Others,	Boston,	544
Taunton Savings Bank,	Taunton,	548
Templeton " "	Baldwinville,	552
Union " "	Fall River,	555
Union Institution for Savings,	Boston,	558
Uxbridge Savings Bank,	Uxbridge,	562
Wakefield " "	Wakefield,	565
Wales " "	Wales,	568
Waltham " "	Waltham,	570
Ware " "	Ware,	574
Wareham " "	Wareham,	579
Warren " "	Warren,	583
Warren Five Cents Savings Bank,	Peabody,	586
Warren Institution for Savings,	Boston,	591
Washington Savings Institution,	Lowell,	595
Watertown Savings Bank,	Watertown,	597
Webster Five Cents Savings Bank,	Webster,	601
Wellfleet " "	Wellfleet,	605
Westborough " "	Westborough,	609
Westfield " "	Westfield,	612

CORPORATE NAME.	LOCATION.	PAGE
West Newton Savings Bank,	West Newton,	615
Weymouth " "	Weymouth,	618
Whitinsville " "	Whitinsville,	622
Whitman " "	Whitman,	626
Willey " "	Boston,	629
Williamstown " "	Williamstown,	631
Winchendon " "	Winchendon,	633
Winchester " "	Winchester,	636
Woburn Five Cents Savings Bank,	Woburn,	639
Worcester County Institution for Savings,	Worcester,	643
Worcester Five Cents Savings Bank,	Worcester,	648
Worcester Mechanics' " "	Worcester,	653
Worcester North Savings Institution,	Fitchburg,	657
Woronoco Savings Bank,	Westfield,	661

TRUST COMPANIES.

American Loan and Trust Company,	Boston,	672
Bay State Trust Company,	Boston,	673
Beacon Trust Company,	Boston,	674
Berkshire Loan and Trust Company,	Pittsfield,	675
B. M. C. Durfee Safe Deposit and Trust Company,	Fall River,	676
Boston Safe Deposit and Trust Company,	Boston,	677
Cambridge Safe Deposit and Trust Company,	Cambridge,	678
Columbia Trust Company,	East Boston,	679
Gloucester Safe Deposit and Trust Company,	Gloucester,	680
Hampden Loan and Trust Company,	Springfield,	681
Haverhill Safe Deposit and Trust Company,	Haverhill,	682
International Trust Company,	Boston,	683
Lowell Trust Company,	Lowell,	684
Lynn Safe Deposit and Trust Company,	Lynn,	685
Manufacturers' Trust Company,	Holyoke,	686
Massachusetts Hospital Life Insurance Company,	Boston,	687
Massachusetts Loan and Trust Company,	Boston,	688
Mattapan Deposit and Trust Company,	Boston,	689
Mercantile Loan and Trust Company,	Boston,	690
Middlesex Safe Deposit and Trust Company,	Lowell,	691
New Bedford Safe Deposit and Trust Company,	New Bedford,	692
New England Trust Company,	Boston,	693
Newton Centre Trust Company,	Newton Centre,	694
Old Colony Trust Company,	Boston,	695
Plymouth County Safe Deposit and Trust Company,	Brockton,	696
Puritan Trust Company,	Boston,	697
Security Safe Deposit and Trust Company,	Lynn,	698
Springfield Safe Deposit and Trust Company,	Springfield,	699
State Street Safe Deposit and Trust Company,	Boston,	700
Union Loan and Trust Company,	Boston,	701
United States Trust Company,	Boston,	702
Worcester Safe Deposit and Trust Company,	Worcester,	703

